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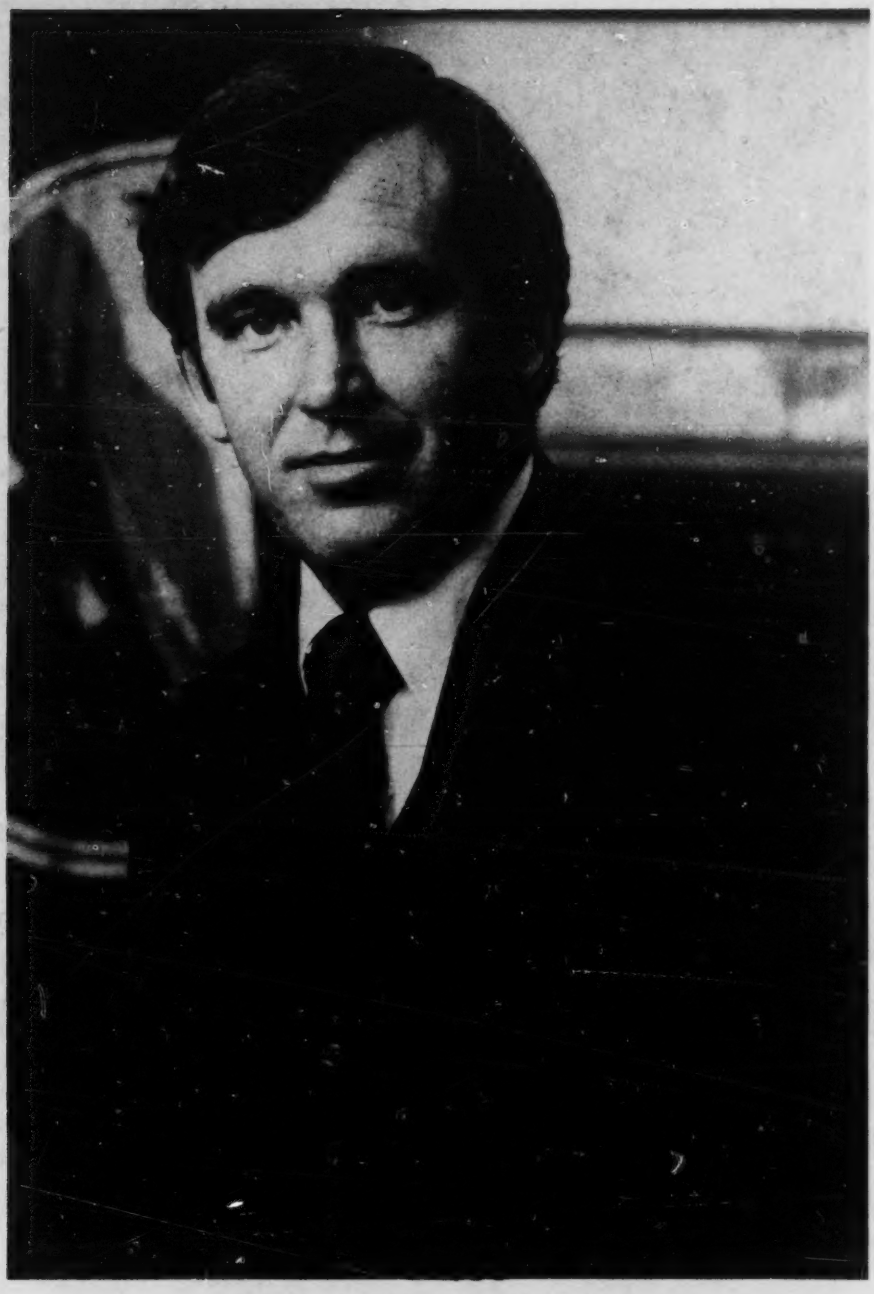
ONE HUNDRED FIFTEENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1984

FLETCHER BELL

Commissioner of Insurance



THE HONORABLE JOHN CARLIN

Governor

FLETCHER BELL

COMMISSIONER OF INSURANCE

The Honorable John Carlin
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Carlin:

I am very proud to present to you the One Hundred and Fifteenth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1984.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • 420 S.W. 9TH • TOPEKA 66612 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: 1512 North Broadway 67214
Telephone: Area Code 316 267-5279

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Terry D. Tiede, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
Ronald K. Nitcher, Auditor and Controller
Pamela F. Sjoholm, Chief Attorney
Derenda J. Mitchell, Special Attorney
Claire K. McCurdy, Attorney
Christopher Miller, Attorney
Chris N. Cowger, Attorney
Ted F. Fay, Jr., Attorney
Kurtis L. Scott, Financial Surveillance Supervisor
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Frank A. Caro, Jr., Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
A. D. Grover, Securities Vault Supervisor
Cheryl L. Fink, Communications Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsi-

bility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of

their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

Executive Committee, Midwestern Zone; Chairman
Executive (EX) Committee Task Forces, Constitutional Amendments;
Internal Administration (EX1) Subcommittee Task Forces, Education, Research and Training; Chairman
Zone Coordination (EX2) Subcommittee; Chairman
Market Conduct & Consumer Affairs (EX3) Subcommittee Task Forces, Market Conduct Surveillance

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies	$3.50
2. Commissioner's Annual Report	2.75

The following publications are available from the Kansas Association of Life Underwriters, Independent Insurance Agents of Kansas or Professional Insurance Agents of Kansas. The charge for these publications are as follows:

1. Life and Health Study Manual	$22.00
2. Property and Casualty Study Manual	23.00

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firemen's Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Kansas Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You

8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Mobile Homeowners Insurance Facts To Help You
10. Kansas Nursing Home Insurance Facts To Help You
11. Medicare Supplement Insurance Shoppers Guide

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT
Topeka, Kansas
FISCAL YEAR 1984 DEPOSITS
July 1, 1983 to June 30, 1984

TO STATE GENERAL FUND:

FEES:			
Annual Statement Fees	$ 181,850.00		
Certificate of Authority	24,816.00		
Charter Fees	5,500.00		
Retaliatory Fees	68,190.36		
Registration Fees	500.00		
Permit to Sell Stock	225.50		
Filing Fees for Non-Admitted Cos.	20,200.00		
Certified Copies	16,037.30		
Court Fees	1,804.00		
Agents' Examinations	101,385.50		
Agents' Licenses	1,183,822.50		
Study Manuals	7,230.00		
Other Publications	284.35		
Miscellaneous	30.00		
Total Fees		$ 1,611,875.51	
TAXES:			
Privilege Tax	$ 585,594.83		
Premium Tax—Foreign	36,062,364.33		
Premium Tax—Domestic	5,058,863.20		
Retaliatory Tax	1,775,031.93		
Fire Marshal Tax	1,408,968.03		
Fines and Penalties	110,431.36		
Total Taxes		$45,001,253.68	
REIMBURSEMENTS:			
Recovery of Expenditures	$ 6,443.03		
Xerox Copies	1,000.52		
Total Reimbursements		$ 7,443.55	
TOTAL FEES AND TAXES TO STATE GENERAL FUND			$46,620,572.74

TO SPECIAL FUNDS:

INSURANCE COMPANIES EXAMINATION FUND:			
Salary Reimbursements	$ 235,831.92		
Expense Reimbursements	115,508.06		
Leave Assessments	12,255.90		
Total Ins. Co. Examination Fund		$ 363,595.88	

INSURANCE COMPANIES ANNUAL STATEMENT EXAM:			
Insurance Premium Tax—Foreign: Total		$ 23,710.39	
INSURANCE COMPANIES EXAMINERS TRAINING FUND:			
Insurance Premium Tax—Foreign: Total		$ 5,370.13	
WORKERS' COMPENSATION FUND:			
Assessments	$ 7,311,025.79		
Non-Dependent Deaths	262,050.00		
Reimbursements	51,718.30		
General Fund Transfers	4,000,000.00		
Total Worker's Compensation Fund		$11,624,794.09	
HEALTH CARE STABILIZATION FUND:			
Investment Income	$ 805,566.79		
Surcharge	5,844,751.82		
Investment Sales	3,322,563.81		
Reimbursements	225,267.65		
Other Nonrevenue Receipts	175,000.00		
Total Health Care Stabilization Fund		$10,373,150.07	
WORK. COMP. GROUP—FUNDED POOLS REV.: Total		$ 1,300.00	
FIREMEN'S RELIEF TAX: Total		$ 2,242,851.39	
SUSPENSE (Net Receipts): Total		$ 9,701.03	
COMMISSIONER'S TRAVEL REIMBURSEMENT: Total		$ 1,024.12	
TOTAL FEES AND TAXES TO SPECIAL FUNDS			$24,645,497.10
NET DEPOSITS FISCAL YEAR 1984			$71,266,069.84
TAX AND FEE REVOLVING FUND RECEIPTS			283,907.62
GROSS RECEIPTS			$71,549,977.46

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

LEGAL DIVISION

The Legal Division is charged with the responsibility of the interpretation and enforcement of the Kansas Insurance Code

and supplementary rules and regulation. In addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A prime responsibility of this Division is dealing with complaints on behalf of Kansas policyholders. The Legal Division also handles litigation in which the Department is involved.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agents' licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) interpretation and administration of the Kansas Automobile Injury Reparations Act;
(4) interpretation and administration of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workers' Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) interpretation and administration of Group-Funded Workers' Compensation Pools;
(8) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(9) miscellaneous legal opinions relating to contract and statutory provisions;
(10) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(11) internal advice and counsel.

The Hearing and Order Processes

The hearing and order processes are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and advises the respondent of the right to have the presence of counsel during the hearing. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is drawn.

A consent order is permitted when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedure. In the consent order itself, the respondent often neither admits nor denies that the allegations regarding code violations are true, but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved

by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are conducted by two Department attorneys, one of whom acts as the hearing examiner and the other presents the case for the Department. Although K.S.A. 40-242, K.S.A. 40-281 and K.S.A. 40-2406 stipulate that strict adherence to the rules of pleading and evidence is not required, the hearings are conducted in a formal manner and the respondent is encouraged to present such evidence as he deems pertinent.

Following a hearing, when the court reporter submits a transcript, the hearing examiner reviews the record and recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of the case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by the evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation and worthy of licensure. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decision regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department follows the procedure detailed in K.S.A. 40-242, which refers to revocation or suspension of an agent's license. This statute requires that an agent, who is the subject of an administrative hearing in the Department, shall

receive basic due process requirements such as those mentioned in the Hearing and Order Processes portion of this report.

For those individuals who sought to obtain an insurance agent's license in 1984, seven (7) hearings were called regarding license applications. The disposition of these cases permitted five (5) of the individuals to take the examination, one applicant was denied permission, and one was granted permission through a consent order rather than a hearing.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented the policy terms to applicants, or have rebated a premium, or have misled applicants as to the nature or comparative advantage of a policy. Additionally, under this section, the Commissioner is allowed to revoke or suspend the licenses of agents in the event that such licenses are not in the best interest of the insurer or the insurable interests of the public.

Furthermore, disciplinary action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice in the business of insurance" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty section of the act, authorizes the Commissioner of Insurance to issue cease and desist orders, impose monetary penalties, require public redress, or suspend or revoke the licenses of agents found to be in violation of the Unfair Trade Practices Act. Many of the violations contained in the Unfair Trade Practices Act are also violations of K.S.A. 40-242. Therefore, much of the disciplinary action taken by this Department against agents is pursuant to both K.S.A. 40-242 and K.S.A. 40 2407.

In 1984, a total of seven (7) orders were issued against agents and twenty-five (25) agents entered into consent orders for violations of K.S.A. 40-242 and/or K.S.A. 40-2401, *et seq.* Penalties levied pursuant to these orders for violations of K.S.A. 40-242 included the suspension of four (4) agents' licenses and two (2) cease and desist orders. Penalties levied against agents in 1984 for violations of the Unfair Trade Practices Act included twelve (12) cease and desist orders and two thousand dollars ($2,000) in fines and penalties. Most disciplinary action taken by this Department against agents involved violations of both K.S.A. 40-242 and the Unfair Trade Practices Act, K.S.A. 40-2401, *et seq.*

Penalties levied in 1984 for violations of both of these statutes included the revocation of nine (9) agents' licenses, the suspension of one (1) agents' license, five (5) cease and desist orders and one thousand four hundred and fifty dollars ($1,450) in fines were imposed.

Additionally, a consent order was entered into with a life insurance agency for violations of the Unfair Trade Practices Act. Pursuant to this order the agency agreed to cease and desist from engaging in any unfair trade practice and licensing requirements and to pay a penalty in the form of restitution in the amount of $45,000.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing by entering into a consent order. The various bases for holding a hearing concern rate filings, licensing, unfair trade practice violations, financial conditions, uniform policy violations, and Holding Companies Act violations. During 1984, twenty-three (23) orders were issued by the Department, either as a result of a hearing or a consent order, with four thousand seventy-two dollars and twenty-eight cents ($4,072.28) in fines imposed.

Financial Stability of Companies

Action was initiated on nine (9) companies because of concern regarding their financial stability. As a result the certificates of authority of three (3) companies were revoked, the certificates of authority of four (4) companies were suspended and one of those companies was required to make a special deposit with the Commissioner. One company was ordered to refrain from writing any new business in Kansas and was required to contribute to their surplus for policyholders. A company whose parent company appeared to be in a questionable financial stability agreed to refrain from dispositing of or conveying any of its assets or property, from incurring any debts or liabilities, or from entering into any new reinsurance contract without the permission of the Commissioner of Insurance.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise the bulk of the Legal Division's correspondence. The Legal staff is particularly concerned with the private citizen since it recognizes that individuals are at somewhat of a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law, and thus, we are unable to intercede to decide factual questions presented in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the Legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of a judgment against a qualified health care provider in excess of $200,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. Outside defense attorneys are appointed by the Department to represent the Fund in many malpractice actions. In Fiscal Year 1984, the Fund paid out a total of $7,881,026.22, consisting of attorney fees, settlement and judgment payments, consultation fees, and fees for reproduction of medical records.

Workers' Compensation Fund

The Legal Division of the Insurance Department works in conjunction with the Kansas Workers' Compensation Act, K.S.A. 44-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from a fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1984, the Workers' Compensation Fund had a total of 1,891 active cases.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact business in Kansas as well as issuing stock permits and receiving and approving proxy applications. Transactions of this nature during 1984 totaled six hundred twenty-seven (627) summonses, ten (10) stock permits and three (3) proxies.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibilities for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: (1) the financial examination of insurance companies; (2) the surveillance of the financial condition of all insurers operating in Kansas; and (3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations.

In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, certain provisions of the insurance holding companies act, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the financial examinations required by K.S.A. 40-222. As you are aware, the passage of House Bill 2753 removed from K.S.A. 40-222 the requirement that we conduct financial examinations of domestic companies at least once every three years. Even with this change, in 1984 we were able to complete or at least commence an examination on 23 insurance companies. During 1985, we will attempt to expand our examination staff by hiring one or two qualified experienced financial examiners. Expansion of our

examination staff would allow us to once again participate on those out-of-state examinations which are of special interest to this Department.

This function of our division is labeled "Financial Examination Function" because it has historically focused principally on the financial condition of the insurance company being examined. How ever, occasionally our examiners are called upon to participate in what is known as a market conduct examination. We anticipate that our division will continue to perform certain Market Conduct functions during 1985.

The examination of the following domestic companies were started and completed during 1984:

Fire and Casualty Companies

Armed Forces Insurance Exchange
Central States Insurance Company, Inc.
Cimarron Insurance Company, Inc.
Consolidated Farmers Mutual Insurance Company, Inc.
Farmers Hail Insurance Company (The)
Insured Titles, Inc.
McPherson Hail Insurance Company (The)
Plains Insurance Company
Wheat Growers Mutual Hail Insurance Company (The)
Wheat State Mutual Insurance Company, Inc.

Life Companies

Alliance Life Insurance Company
American Home Life Insurance Company
American Investors Life Insurance Company
Cimarron Life Insurance Company
Home State Life Insurance Company
Pioneer National Life Insurance Company
Victory Life Insurance Company

The examination of the following domestic companies and associations were in progress at December 31, 1984:

Farm and Ranch Life Insurance Company, Inc.
The Kansas Bankers Surety Company
Marysville Mutual Insurance Company

During 1984, Kansas examiners participated on "special"examinations of the following domestic companies and associations:

Organizational examinations:

HMO Kansas, Inc.
Humana Health Plan of Kansas, Inc.

Other examinations:

Paramount American Life Insurance Company

We continued our efforts during 1984 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka Office with the companies they are examining. These activities are carried out as follows:

(1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.

(2) When notice is received of an association examination, the same individuals as identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether or not we will have an examiner participating.

(3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective action initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1984 to maintain close contact with our field company examiners by telephone and utilizing a bi-weekly report form which the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1984 which either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in

advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1984, one examiner was hired. In addition, one examiner was transferred to an in-house position within the division. In early 1984 we lost one additional examiner, but at the same time we transferred an in-house staff member from his financial analyst position to the company examiner position. Therefore, at December 31, 1984 we had a total of seven examiners. We are continuing our search for experienced financial examiners.

Financial Surveillance Over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action may be taken to protect Kansas policyholders.

The financial analysts have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention by our in-house staff. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies with unusual results. We attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

Another important phase of our surveillance involves the Annual Statement review which begins on or around March 1st each year. To facilitate this review, we bring in several field examiners to conduct an in-depth review of the Annual Statement of each Kansas domestic company and of as many foreign companies as time and resources allow. Certain companies,

including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year-end 1984, quarterly statements were being furnished by 25 Kansas companies and by 152 foreign companies. In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete of an understanding of the company and its operations as is possible. These reports are normally available once every three or four years for each company.

Holding Companies Function

The Holding Companies Act became effective January 1, 1975. Since then, this division has spent a considerable amount of time working on holding company transactions that effect our domestic insurers. We have not, however, been involved or responsible for, the registration statements required by the Holding Companies Act.

Other Activities

1. We worked closely with both Guaranty Associations during 1984 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.
2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1984, four of our employees were enrolled in educational courses.
3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.
4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.
2. To coordinate the market conduct activities of the Department.
3. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.
4. To maintain jointly with the State Treasurer securities deposited by insurance companies.
5. To assist the Financial Surveillance Division in carrying out certain responsibilities with regard to mergers, acquisitions, hearings and examinations.

A description of the 1984 activities of the Admissions Section of the Research & Planning Division follows:

The admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of the company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The admission process can be summarized as one which attempts to obtain as much knowledge as possible about the company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions with the knowledge they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as possible after it is received in order to determine whether the company can be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1984 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

The number of applications for admission submitted tends to fluctuate from year to year. The number of applications received in 1984 decreased approximately 41% compared to the number received in 1983.

The number of companies admitted in 1984 decreased 50% but the number of

applications withdrawn increased nearly 183% over what was reported in 1983. One of the primary reasons more applications were withdrawn in 1984 was due to the fact that several insurance companies were not in compliance with various statutory requirements, pertaining to the admission of insurance companies, which became effective in 1984. The number of applications pending at the end of 1984 decreased approximately 27% compared to the number pending at the end of 1983.

The number of corporate changes processed (i.e., effected, cancelled, not approved) during 1984 decreased nearly 36% over the number processed in 1983. Most of these corporate changes involved name changes of companies admitted to Kansas.

Companies are subject to a formalized set of requirements and procedures during the admission review. It should be pointed out that each company has unique characteristics. More time is spent processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

We continually evaluate our admission operation to determine whether we can process an application in a more timely manner. One of the primary goals of the Admissions Section is to make the admission process more effective and efficient. The Admissions Sections is taking, and will continue to take, the necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1983 to those pending at December 31, 1984 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	Total
Applications Pending 12/31/83	56	41	6	103
Add:				
Applications Received *	28	24	3	55
Subtotal	84	65	9	158
Subtract:				
Applications Withdrawn	16	17	1	34
Companies Admitted *	27	15	7	49
Applications Pending 12/31/84	41	33	1	75

—COMPARISON—

	1981	1982	1983	1984
Admissions:				
Applications Received *	104	111	94	55
Withdrawn *	27	33	12	34
Admitted *	66	71	98	49
Pending (12/31)	113	119	103	75

Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)				
Effected	36	27	44	20
Cancelled	2	5	3	9
Not Approved	0	1	0	1
Pending	19	23	13	20

* Includes companies involved in redomestications and corporate reorganizations

The Following Companies and Associations Were Admitted Between January 1, 1984 and December 31, 1984.

NAME	DATE
Allstate Motor Club Inc. Northbrook, Illinois	April 20, 1984
American Empire Insurance Company Cincinnati, Ohio	May 24, 1984
American Traveler Motor Club, Inc. Chicago, Illinois	September 28, 1984
American Travelers Assurance Company Des Moines, Iowa	October 29, 1984
ARCOtravel Club, Inc. Los Angeles, California	August 10, 1984
Bankers Life Assurance Company of Nebraska Lincoln, Nebraska	December 12, 1984
Central Security Life Insurance Company Fort Worth, Texas	December 20, 1984
The Church Insurance Company New York, New York	May 24, 1984
Colonial Insurance Company of California Anaheim, California	June 29, 1984
Columbian Mutual Life Insurance Company Binghamton, New York	October 2, 1984
Connecticut General Fire and Casualty Insurance Company Bloomfield, Connecticut	June 29, 1984
Depositors Insurance Company Des Moines, Iowa	November 13, 1984
Equitable Casualty Insurance Company Des Moines, Iowa	March 15, 1984
Fidelity and Deposit Company Baltimore, Maryland	September 21, 1984
Fireman's Fund Employers Insurance Company Green Bay, Wisconsin	May 18, 1984
Fremont Indemnity Company Los Angeles, California	June 29, 1984
Gerling America Insurance Company New York, New York	May 24, 1984

Great Lakes Reinsurance Company (U.S. Branch)
New York, New York ..... October 24, 1984

Great Southwest Fire Insurance Company
Scottsdale, Arizona ..... August 10, 1984

Hansa Reinsurance Company of America
New York, New York ..... November 15, 1984

Harbor Insurance Company
Los Angeles, California ..... April 26, 1984

Hartford Insurance Company of the Midwest
Indianapolis, Indiana ..... August 17, 1984

International Indemnity Company
Decatur, Georgia ..... May 24, 1984

Investors Trust Assurance Company
Indianapolis, Indiana ..... September 28, 1984

Liberty American Assurance Company
Lincoln, Nebraska ..... June 29, 1984

Liberty National Fire Insurance Company
Birmingham, Alabama ..... August 28, 1984

Mobil Auto Club, Inc.
Evanston, Illinois ..... October 31, 1984

National Excess Insurance Company
Los Angeles, California ..... June 29, 1984

Nationwide Property & Casualty Insurance Company
Columbus, Ohio ..... April 20, 1984

New England Reinsurance Corporation
Hartford, Connecticut ..... June 29, 1984

Nordic Union Reinsurance Corporation
Dover, Delaware ..... December 27, 1984

Patriot General Life Insurance Company
Concord, Massachusetts ..... March 20, 1984

Progressive Premium Budget, Inc.
Mayfield Village, Ohio ..... April 19, 1984

Providence Life Insurance Company
Johnston, Rhode Island ..... October 15, 1984

Providers Fidelity Life Insurance Company
Bala Cynwyd, Pennsylvania ..... September 14, 1984

Ranger Insurance Managers, Inc.
Houston, Texas ..... August 10, 1984

Republic Mortgage Insurance Company
Winston-Salem, North Carolina ..... November 13, 1984

Savers Life Insurance Company of America
Kansas City, Missouri ..... June 1, 1984

Security Mutual Life Insurance Company of New York
Binghamton, New York ..... December 18, 1984

Sirius Reinsurance Corporation
Dover, Delaware ..... December 27, 1984

Sterling Investors Life Insurance Company
Lakeland, Florida ..... February 14, 1984

States General Life Insurance Company
Dallas, Texas ..... October 18, 1984

Transatlantic Reinsurance Company
New York, New York ..... May 24, 1984

Taisho Marine and Fire Insurance Company, Ltd., (U.S. Branch)
New York, New York ..... November 27, 1984

Union Benefit Life Insurance Company
Lansdowne, Pennsylvania ..... December 26, 1984

The Victory Reinsurance Company of America, Inc.
Wilmington, Delaware ..... April 26, 1984

Viking Insurance Company of Wisconsin
Madison, Wisconsin ..... December 19, 1984

Western States Insurance Company
Freeport, Illinois ..... March 30, 1984

The Following Mergers and Redomestications Were Effected in Kansas Between January 1, 1984 and December 31, 1984

American Municipal Bond Assurance Corporation, New York, New York (not admitted to Kansas) merged with and into MGIC Indemnity Corporation, Milwaukee, Wisconsin, on May 31, 1984. After the merger, MGIC Indemnity Corporation changed its name to AMBAC Indemnity Corporation. It was effective in Kansas on September 17, 1984.

Equitable American Life Insurance Company, Des Moines, Iowa, merged with and into Equitable Life Insurance Company of Iowa, Des Moines, Iowa, on October 1, 1984. It was effective in Kansas on December 27, 1984.

The National Investors Fire and Casualty Insurance Company, Little Rock, Arkansas, redomesticated from Arkansas to Indiana on December 30, 1983. The insurance laws of both Indiana and Arkansas expressly provide for redomestication of insurance companies to and from their states without any merger or corporate reorganization. The redomestication was effective in Kansas on June 29, 1984.

Philadelphia Manufacturers Mutual Insurance Company, Valley Forge, Pennsylvania, merged with and into Arkwright-Boston Manufacturers Mutual Insurance Company, Waltham, Massachusetts on June 30, 1984. It was effective in Kansas on October 26, 1984.

The Following Changes of Corporate Title Were Effected in Kansas Between January 1, 1984 and December 31, 1984

Commercial Credit Mortgage Insurance Company, Philadelphia, Pennsylvania, changed its name to Commonwealth Mortgage Assurance Company of Maryland, Towson, Maryland on December 31, 1983. It was effective in Kansas on October 16, 1984.

Commercial Union Custom Insurance Company, Wilmington, Delaware, changed its name to Omaha Property and Casualty Insurance Company on November 1, 1983. It was effective in Kansas on January 20, 1984.

Evanston Reinsurance Company, Chicago, Illinois, changed its name to Intercontinental Insurance Company on September 10, 1984. It was effective in Kansas on October 30, 1984.

Hartford Life and Annuity Insurance Company, Hartford, Connecticut, changed its name to Dreyfus National Life Insurance Company on January 6, 1984. Before we were able to issue an amended Kansas Certificate of Authority, the company again changed its name from Dreyfus National Life Insurance Company to Dreyfus Consumer Life Insurance Company effective February 17, 1984. It was effective in Kansas on March 29, 1984.

Independence Life and Accident Insurance Company, Louisville, Kentucky, changed its name to Crown America Life Insurance Company on April 2, 1984. It was effective in Kansas on May 4, 1984.

Lutheran Mutual Life Insurance Company, Waverly, Iowa, changed its name to Century Life of America on December 28, 1984.

National Health and Welfare Mutual Life Insurance Association, New York, New York, changed its name to Mutual of America Life Insurance Company on January 1, 1984. It was effective in Kansas on February 14, 1984.

The National Investors Fire & Casualty Insurance Company, Indianapolis, Indiana, changed its name to American Professionals Insurance Company on July 16, 1984. It was effective in Kansas on October 30, 1984.

New England Reinsurance Corporation, Boston, Massachusetts, changed its name to New England Insurance Company on January 3, 1984. It was effective in Kansas on January 20, 1984.

Pacific Reinsurance Corporation, Kansas City, Missouri, changed its name to Mission Reinsurance Corporation on July 13, 1983. It was effective in Kansas on March 30, 1984.

Patriot General Life Insurance Company, Concord, Massachusetts, changed its name to Sentry Investors Life Insurance Company on May 1, 1984. It was effective in Kansas on July 3, 1984.

Tara Life Insurance Company of America, Winston-Salem, North Carolina, changed its name to Piedmont American Life Insurance Company on March 1, 1984. It was effective in Kansas on April 19, 1984.

Unigard Mutual Insurance Company, Seattle, Washington, changed its name to Unigard Security Insurance Company on September 20, 1984. It was effective in Kansas on December 27, 1984.

United Standard Assurance Company, Indianapolis, Indiana, changed its name to William Penn Life Assurance Company of America on December 15, 1983. It was effective in Kansas on April 18, 1984.

United World Insurance Company, Omaha, Nebraska, changed its name to United World Life Insurance Company on October 1, 1984. It was effective in Kansas on December 27, 1984.

World Book Life Insurance Company, Chicago, Illinois, changed its name to United World Insurance Company on January 1, 1984.

A Description of the 1984 Activities of the Securities Section of the Research and Planning Division follows:

The Securities Division is responsible for maintaining the securities placed on deposit by insurance companies. These securities are held jointly by the Commissioner of Insurance and the State Treasurer pursuant to Kansas statutes.

As of December 31, 1984, a total of 171 insurance companies had securities on deposit with this division. The combined deposit of these companies at year end amounted to $1,155,184,415.35. This is an increase of $58,077,183.36 over the preceding year, and an increase of $251,991,716.59 over the past five years.

During the calendar year 1984, the Securities Division processed $254,518,788.16 in security deposits and $196,441,604.80

withdrawals. In addition, this division clipped and checked a total of 70,483 bond coupons in the amount of $6,180,282.70. This is a decrease of 57,090 from 1983 representing $646,975.97. The Securities Division processed a total of 3,655 partial payments made on mortgages held on deposit for 16 insurance companies.

In addition, during 1984 the following activities occurred:

1. The Insurance Department jointly with the State Treasurer's office completed an audit in March 1984.
2. The inner office audit was finished in September 1984.
3. An audit was completed by the State in October 1984.
4. The annual updating of the signature authorization and identification files was performed.
5. Certifications of securities on deposit were prepared for 166 insurance companies.
6. Leases authorized under K.S.A. 40-2b08 were withdrawn.
7. Auditing forms were created this year and will be used for the first time in 1985 in regard to auditing banks holding Joint Custody Receipts for various insurance companies.

Of the total amount of securities on deposit at year end 1984, bonds accounted for 75%, mortgages represented 17%, stocks accounted for slightly more than 5%, certificates of deposit represented 2%, and real estate constituted less than 1%. The following chart shows the classification of deposits for each company as of December 31, 1984.

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER AS REQUIRED BY LAW DECEMBER 31, 1984

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Alliance Insurance Company	2,303,000.00					2,303,000.00
Alliance Life Insurance Company	15,738,622.95	255,016.00	476,865.16	4,383,900.00	68,000.14	20,922,404.25
Allianz Insurance Company	40,000.00					40,000.00
Allied Fidelity Insurance Company	75,000.00					75,000.00
Allstate Indemnity Company	110,000.00					110,000.00
American Agency Life Ins. Co.	35,000.00					35,000.00
American Bankers Ins. Co. of Florida	550,000.00					550,000.00
American Bankers Life Assur. Co. of Fla.	600,000.00					600,000.00
American Family Life Assur. Co. of Colum.	30,000.00					30,000.00
American Fidelity Fire Insurance Company	50,000.00					50,000.00
American Founders Life Insurance Co.	13,950,000.00					13,950,000.00
American Health & Life Ins. Co.	30,218,000.00	9,412,385.00	2,159,022.63			41,789,407.63
American Home Life Ins. Co.	15,132,638.93	1,100,600.05	10,986,287.00		1,432,370.00	28,651,895.98
American Investors Life Ins. Co.	31,003,707.73	3,812,932.73	2,021,192.92	700,000.00	1,975,000.00	39,512,833.38
American Professionals Insurance Company	50,000.00					50,000.00
American Security Ins. Co.	45,000.00					45,000.00
American Trustee Life Corporation				10,000.00		10,000.00
American Woodmen's Life Ins. Co.	1,615,000.00					1,615,000.00
Argonaut Insurance Company	5,860,000.00					5,860,000.00
Arkwright-Boston Insurance Co.	100,000.00					100,000.00
Armed Forces Insurance Company	1,294,000.00					1,294,000.00
Associated Indemnity Corp.	50,000.00					50,000.00
Atlanta Life Insurance Co.	30,000.00					30,000.00
Automobile Club of Kansas				50,000.00		50,000.00
Balboa Insurance Company	25,000.00					25,000.00
Beneficial Standard Life Ins. Co.	20,000.00					20,000.00
Bradford National Life Ins. Co.	100,000.00					100,000.00
Bremen Farmers Mutual Ins. Co.	100,000.00					100,000.00
Business Men's Assur. Co. of America	2,552,000.00					2,552,000.00
California Compensation & Fire Company	250,000.00					250,000.00
California Pacific Life Insurance Company				40,000.00		40,000.00
Carriers Insurance Company	600,000.00					600,000.00
Centennial Life Ins. Co.	32,780,500.00	1,787,162.50	3,856,733.74			43,424,396.24
Central Plains Ins. Co.		1,453,057.50				1,453,057.50
Central States Ins. Co.	575,000.00					575,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Central United Life Ins. Co.	10,398,000.00	280,700.75				10,678,700.75
Chartered Protective Life Ins. Co.	2,790,000.00	1,950,713.00				4,740,713.00
Chicago Title Ins. Co.	60,000.00					60,000.00
Cimarron Insurance Co.	1,800,000.00					1,800,000.00
Cimarron Life Ins. Co.	1,506,000.00					1,506,000.00
Columbian National Title Ins. Co.				400,000.00		400,000.00
Commercial Standard Ins. Co.	200,000.00					200,000.00
Consolidated Farmers Mutual Ins. Co.	185,000.00					185,000.00
Credit Life Insurance Company	781,000.00					781,000.00
Employees Mutual Benefit Assn. of St. Paul	100,000.00					100,000.00
Employers National Ins. Co.	30,000.00					30,000.00
Enterprise Insurance Company	50,000.00					50,000.00
Excalibur Insurance Company	735,000.00					735,000.00
Farm Bureau Mutual Ins. Co.	1,300,000.00					1,300,000.00
Farm & Ranch Life Ins. Co.	26,036,426.35		1,873,738.81	15,000.00		27,925,165.16
Farmers Alliance Mutual Ins. Co.	1,860,000.00					1,860,000.00
Farmers Insurance Co., Inc.	1,360,000.00					1,360,000.00
Farmers Mutual Ins. Co. of Barton County	100,000.00					100,000.00
Farmland Insurance Co.	615,000.00					615,000.00
Financial Assurance, Inc.	285,000.00					285,000.00
Fireman's Fund Ins. Co.	100,000.00					100,000.00
First American Title Ins. Co. of Mid-America	50,000.00					50,000.00
First General Ins. Co.	105,000.00					105,000.00
First of Georgia Ins. Co.	40,000.00					40,000.00
First Kansas Life Ins. Co. (Minnesota Protective Life Ins. Co. as of 01-01-85)	7,999,407.00	184,665.25		50,000.00		8,234,072.25
Franklin Life Insurance Co.	2,000,000.00					2,000,000.00
Fremont Indemnity Company	40,000.00					40,000.00
General Electric Mortgage Ins. Co. of North Carolina	35,000.00					35,000.00
General Reinsurance Corp.	35,000.00					35,000.00
Georgia International Life Ins. Co.	60,000.00					60,000.00
Great American Life Ins. Co.	8,275,000.00		1,037,853.46	20,000.00		9,332,853.46
Great Plains Mutual Ins. Co.	726,000.00					726,000.00
Great-West Life & Annuity Ins. Co.	40,985,000.00			12,375,000.00		53,360,000.00
Guarantee Insurance Co.	190,000.00					190,000.00
Harbor Insurance Company	50,000.00					50,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Hartford Insurance Company of the Midwest	75,000.00					75,000.00
Heart of America Fire & Casualty Und.	60,000.00					60,000.00
Home State Life Ins. Co.	558,134.97	168,850.00	2,609,712.32	2,355,000.00		5,691,697.29
Houston General Ins. Co.	50,000.00					50,000.00
Ideal Mutual Insurance Company	1,500,000.00					1,500,000.00
Industrial Indemnity Co.	400,000.00					400,000.00
Insurance Corp. of America				50,000.00		50,000.00
Insured Titles, Inc.	175,699.72	24,162.34		60,000.00		259,862.06
Integon Indemnity Corporation	60,000.00					60,000.00
International Indemnity Corporation				75,000.00		75,000.00
Investors Guaranty Life Ins. Co.	20,000.00					20,000.00
Jefferson-Pilot Pension Life Ins. Co.	200,000.00					200,000.00
John Hancock Variable Life Ins. Co.	125,000.00					125,000.00
KFB Insurance Company	1,645,000.00					1,645,000.00
Kansas Bankers Surety Company	605,000.00					605,000.00
Kansas Farm Life Ins. Co.	95,071,175.03	2,791,642.51	12,678,790.76	1,000,000.00		111,541,608.30
Kansas Fire & Casualty Company	950,000.00					950,000.00
Kansas Mutual Insurance Co.	859,000.00					859,000.00
Kennesaw Life & Accident Insurance Co.	25,000.00					25,000.00
Legion Insurance Company	25,000.00					25,000.00
Liberty Insurance Company	30,000.00					30,000.00
Liberty Mortgage Insurance Corp.	60,000.00					60,000.00
Life Insurance Co. of Kansas	1,252,000.00	91,625.00		2,608,401.65		3,952,026.65
Lincoln National Life Ins. Co.				300,000.00		300,000.00
Manhattan Mutual Life Ins. Co.	10,301,678.87	1,115,040.77	4,183,199.84		143,880.00	15,743,799.48
Marysville Mutual Ins. Co.	1,040,000.00					1,040,000.00
McPherson Hail Ins. Co.	60,000.00					60,000.00
Mid-Century Insurance Co.	30,000.00					30,000.00
Midland Insurance Co.	325,000.00					325,000.00
Midwest Fire & Casualty (Mutual)	100,000.00					100,000.00
Mission Insurance Co.	40,000.00					40,000.00
Mission National Insurance Company	50,000.00					50,000.00
Munich American Reassurance Co.	30,000.00					30,000.00
National Benefit Life Ins. Co.	700,000.00					700,000.00
National Excess Insurance Company	30,000.00					30,000.00
National Reserve Life Ins. Co.	62,807,005.21	14,656,374.63				77,463,379.84
National Western Life Ins. Co.	4,550,000.00					4,550,000.00
Northwestern Pacific Indemnity Co.	215,000.00					215,000.00
Occidental Fire & Casualty Ins. Co.	92,000.00					92,000.00
Old United Life Ins. Co.				850,000.00		850,000.00

AGENTS AND BROKERS DIVISION

This division has supervision and control over the examination and qualification of agents and brokers prior to their being licensed, the responsibility of renewing the certifications each year, and is charged with the administration of the laws relative to these functions and found in Kansas Statutes Annotated, Chapter 40.

The examinations were administered at the following locations in addition to Topeka and Wichita: Hays, Dodge City, and Kansas City, Kansas. This division also has the responsibility of licensing excess lines agents. A total of 328 excess lines agents were licensed during calendar year 1984.

Another function of this division is the issuance of motor club agents' registrations in accordance with the provisions of Article 25 of the Insurance Code. The total number of registrations issued during 1984 was 500.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations	Brokers
January	1978	1,890	1,661	229	647	
	1979	2,556	2,320	236	824	
	1980	2,521	2,311	210	1,113	
	1981	3,085	2,814	271	926	
	1982	4,379	3,932	453	2,804	
	1983	6,166	5,724	442	2,947	1
	1984	3,446	3,010	436	1,512	13
February	1978	1,159	1,055	104	818	
	1979	1,992	1,768	224	739	
	1980	2,130	1,858	272	908	
	1981	2,804	2,486	318	850	
	1982	3,067	2,707	360	1,125	
	1983	3,289	2,890	399	2,148	3
	1984	3,416	2,879	537	2,063	6
March	1978	1,863	1,708	155	548	
	1979	1,907	1,755	152	650	
	1980	2,383	2,219	164	1,254	
	1981	1,675	1,557	118	551	
	1982	2,370	2,181	189	719	
	1983	4,159	3,642	517	4,356	
	1984	3,903	3,461	442	3,378	
April	1978	2,621	2,329	292	120	
	1979	1,216	1,070	146	52	
	1980	1,198	1,106	92	24	
	1981	1,450	1,321	129	58	
	1982	1,708	1,554	154	204	
	1983	3,521	3,063	458	6,700	
	1984	3,512	3,013	499	7,050	

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations	Brokers
May	1978	104,203	95,510	8,693	1,444	
	1979	116,653	107,045	9,608	376	
	1980	113,535	102,971	10,564	704	
	1981	132,441	120,989	11,452	0	
	1982	148,479	136,754	11,725	110	
	1983	171,002	156,661	14,341	870	15
	1984	188,535	171,065	17,470	1,361	2
June	1978	2,752	2,469	283	1,044	
	1979	3,406	3,056	350	541	
	1980	2,978	2,629	349	541	
	1981	4,595	4,204	391	779	
	1982	3,253	2,876	377	986	
	1983	4,335	3,741	594	1,256	94
	1984	4,042	3,543	499	2,508	
July	1978	1,771	1,552	219	678	
	1979	2,100	1,903	197	1,065	
	1980	2,432	2,103	329	929	
	1981	4,266	3,887	379	2,839	
	1982	4,701	4,114	587	1,535	
	1983	3,566	3,037	529	1,159	23
	1984	4,245	3,627	618	4,232	14
August	1978	1,970	1,742	228	714	
	1979	2,601	2,328	273	561	
	1980	2,328	2,029	299	620	
	1981	3,018	2,676	342	556	
	1982	4,120	3,518	602	964	
	1983	4,208	3,592	616	1,502	12
	1984	3,954	3,363	591	1,893	
September	1978	1,764	1,538	226	630	
	1979	2,169	1,945	224	157	
	1980	2,592	2,273	319	1,074	
	1981	3,757	3,331	426	1,077	
	1982	4,032	3,461	571	1,083	
	1983	3,573	2,959	614	1,109	32
	1984	3,164	2,652	512	1,854	2
October	1978	2,502	2,238	264	812	
	1979	3,077	2,772	305	833	
	1980	2,589	2,214	375	726	
	1981	3,878	3,471	407	1,034	
	1982	3,503	3,050	453	1,103	
	1983	3,448	2,903	545	870	12
	1984	3,986	3,326	660	2,381	3
November	1978	1,612	1,429	183	670	
	1979	1,489	1,309	180	505	
	1980	2,681	2,465	216	853	
	1981	2,874	2,562	312	66	
	1982	2,631	2,207	425	1,424	
	1983	3,133	2,634	499	804	15
	1984	3,595	3,104	491	1,827	6
December	1978	1,595	1,438	157	472	
	1979	2,655	2,346	309	650	
	1980	2,523	2,172	351	702	
	1981	2,864	2,467	397	2,137	
	1982	3,503	3,050	453	1,567	
	1983	2,938	2,550	388	930	5
	1984	2,690	2,224	466	1,865	2
Totals	1978	125,702	114,669	11,033	8,597	
	1979	141,821	129,617	12,204	6,953	
	1980	139,890	126,350	13,540	9,430	
	1981	166,707	151,765	14,942	10,873	
	1982	185,746	169,404	16,349	13,624	
	1983	213,338	193,396	19,942	24,651	212
	1984	228,488	205,267	23,221	31,924	48

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, insurance agents or the insurance coverage of the consumer. In addition, the Division performs a number of education or information functions for the benefit of the general public. The Division's primary goal is to insure Kansas consumers are fully advised concerning the facts surrounding their insurance complaints or insurance coverages; that they understand why their insurance claims or insurance problems are handled in the manner they are; and that all complaints against companies and agents are handled promptly and are equitably resolved.

Complaints and Inquiries

In 1984, CAD received approximately 29 new complaint letters, 312 telephone calls, 71 "Hot Line" calls, and 15 office visits *each day*. These complaints involved a wide variety of insurance questions, so the Division maintains a close working relationship with all other divisions of the Insurance Department. This allows the divisions to be aware of problems of interest to them and enables CAD personnel to take advantage of their technical support to answer consumer inquiries.

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to us by citizens from that area of the state. The Wichita Branch Office is a unit of this Division. In addition to the functions described above, and participating in consumer education activities in the area surrounding Wichita, the branch office, in cooperation with the Department's Agents' and Brokers' Division, also administers the agent's licensing examinations conducted at the branch office site.

WATS "Hot Line"

Since its inception, the toll-free Consumer "Hot Line" has been proven to be a valuable service. In 1984, the "Hot Line" received an average of 1,538 calls each month. Even though many of the calls require follow-up correspondence or action, the

principle objective of the system is to conclude as many matters as possible, thus eliminating unnecessary correspondence from both the consumer and this Division.

Field Representatives

This Division has two field representatives who, in addition to handling office duties, have assisted the Agents' and Brokers' Division in giving agents' licensing examinations. In addition, the field representatives travel throughout the state, when needed, investigating complaints. This includes taking statements from citizens who have complained about misrepresentations by agents or companies, overselling by agents, fraudulent acts by an agent and other misfeasances. Whenever severe storm, flood or fire damage occurs in a community, the Commissioner also dispatches field representatives to survey the damage to determine the extent of the damage, type of damage, area covered and the approximate number of people affected. From such surveys, it can be determined whether the insurance industry will have sufficient claims adjusters in the area to handle the losses. These representatives also act in coordination with federal and other state disaster relief personnel to ensure all appropriate steps are taken to alleviate hardship and return citizens, as much as possible, to their situations prior to the disaster.

Consumer Education

This Division provides a variety of educational programs for citizens of this state, ranging from informal talks with school groups to formal presentations to senior citizen groups.

Senior Citizen Forums. In 1984, the Division conducted 17 Senior Citizen Forums at widely scattered points throughout the State. At each forum, individuals from Blue Cross and Blue Shield of Kansas, who administer the Medicare program in Kansas for the federal government, first explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through Medicare Supplement, nursing home and cancer policies, with particular attention paid to what these policies do and do not cover. At such forums, the Division also provides to each participant a packet of brochures prepared by the Department. Attendance and interest in these

forums was significant from their inception and, if anything, appears to be increasing.

Other Forums, Talks and Speeches. In addition to the Senior Citizen Forums, the Division also offers forums on auto insurance and on homeowners' insurance. The Department also provides speakers from within the Division for talks, speeches and seminars conducted by civic groups, elementary and high schools, colleges, insurance industry groups and senior citizen groups. The Division has also supplied articles for senior citizen groups and other organizations. These talks and articles generally relate to insurance problems encountered by the group being addressed; e.g., auto insurance problems are discussed with high school drivers' education classes, and articles or speeches on Medicare and Medicare Supplement policies to senior citizen groups.

Other Activities

As mentioned above, the Division maintains an on-going computer program analyzing those complaints received by the department against each company operating in Kansas. This computer analysis enables the Division to identify companies with a high number of complaints in relation to their premium volume in this state, as well as those particular lines of business with a large number of complaints and the most frequent causes of complaints.

A relatively small number of individual complaints may result in enforcement actions against companies and agents, depending on the amount of business done in this state and the severity of the actions complained of. Companies may be targeted for special market conduct activity or more informal action, if this will result in correction of improper activities. This approach to monitoring company and agent activities has significantly improved the quality of service Kansas consumers are receiving from insurance companies operating in this state.

The division also prepares and prints a number of educational brochures relating to common insurance problems in this state: *Kansas Auto Insurance Facts, Kansas Homeowners' Insurance Facts, Kansas Cancer Insurance Facts, Kansas Nursing Home Facts, Kansas Health Insurance Facts, Kansas Life Insurance Facts* and *Kansas Health Insurance Facts for Senior Citizens.* In

1983, the Commissioner also developed and published a *Kansas Medicare Supplement Insurance Shopper's Guide,* which has become a very popular brochure.

Market Conduct Examinations. In 1984, representatives of the Division participated in 9 Market Conduct Examinations conducted by the Department. The Division's participation consisted of reviewing the claims processing and complaint handling practices of the company under review. The Division maintains a continuous statistical review of complaints received by the Department respecting each company operating in this state. Whenever Market Conduct Examinations of companies are undertaken, particular attention is directed to areas indicated as being a problem, if any, in the Division's analysis of the complaints received against that company.

Data Comparisons

The following table summarizes the Division's activities for 1984 and 1983: (covers only Consumer Assistance Division):

	1984	1983
New Complaints and Inquiries (for which a file was opened)		
Topeka	6,658	6,540
Wichita	884	785
Total	7,542	7,325
Office Callers		
Topeka	1,999	1,811
Wichita	1,809	1,968
Total	3,808	3,779
Telephone Calls (income and outgoing)		
Topeka	63,623	65,226
Wichita	17,301	15,972
Total	80,924	81,198
WATS "Hot Line" calls	18,452	18,889
Consumer Files Closed		
C.A.D.-Topeka	6,063	6,252
C.A.D.-Wichita	858	796
Total	6,921	7,048
Consumer Education Programs		
Senior Citizen Forums	17	21
Consumer Talks	93	38
Consumer Money Recovered (approx.)	$6,500,000	$3,800,000

COMMUNICATIONS DIVISION

The Communications Division was established in June of 1980. The Division was organized to incorporate within the Insurance Department the use of automated equipment, *i.e.*, word processing typewriters, to increase the efficiency of producing typed documents. These documents originate from dictation, handwritten material or form letters.

The Communications Division is responsible for making sure that documents requested from the Fire & Casualty Division, Consumer Assistance Division, Financial Surveillance Division, Licensing Division, Accident & Health Division, Life Division, Administrative and Administrative Services Division are produced with the least amount of time possible.

The Communications Division is also responsible for special projects that require a large volume of final documents. Such products can be produced much more efficiently by a word processing system. After the initial preparation of the various brochures and the directory of insurance companies is completed by the individual Divisions, the Communications Division is responsible for producing a copy that is to be sent to the printer for printing purposes.

LIFE DIVISION

The Life Division staff is responsible for various areas of supervision over 644 companies licensed to do business in the State of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. As reported in prior years, the life insurance products being offered in today's marketplace increase in their complexity and require more and more study and research prior to actual approval or disapproval. Universal Life products, group insurance, variable annuities, HR-10 retirement plans and other complex forms of insurance are developing at a rate which requires extensive research not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and processed by the Life Division this past year:

Policy forms received	12,528
Policy forms approved	12,493
Policy forms disapproved	601

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next years approved/disapproved statistics.

Letters sent out in connection with form reviews numbered 4,942. In addition to the above reviews, 38 pieces of advertising were reviewed. These figures are taken from submissions of advertising only filings. Filings included with policy forms have not been counted, nor have consumer files involving advertising which were eventually reviewed.

Annual Statement Review

There were 647 annual statements filed in 1984 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authentication of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificates of Authority

K.S.A. 40-215 allows for a continuous Certificate of Authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a Certificate of Authority to companies newly admitted, changing name, merging or changing city of state of their home office.

Tax Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was $17,650,824.65 in fiscal 1984. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $16,634,830.79 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $164,929.88.

Life and Health Insurance Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. Records of that association are kept by the Life Division as well as a notification plan for furnishing information to the president of the association.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies or research on new subject matters. In that same light, the Life Division also assists in the compilation of agents' examination and act in an advisory capacity on any change within the examination itself.

Securities Valuation

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1984, these deposits amounted to $1,155,184,415.35. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 848 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statements.

Examination Reports

Kansas law requires that each company doing business in Kansas to be examined whenever the Commissioner deems it to be necessary. This division filed 62 such reports in 1984. The accuracy of current filings are checked at the close of annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Omaha Property & Casualty Ins. Co.	40,000.00					40,000.00
Ozark National Life Ins. Co.	15,559,000.00		637,922.89			16,196,922.89
Pacific Indemnity Company	200,000.00					200,000.00
Pacific Marine Ins. Co.	200,000.00					200,000.00
Paramount American Life Ins. Co.	50,000.00			600,000.00		650,000.00
Patrons Mutual Ins. Ass'n	618,000.00	128,250.00				746,250.00
Peoples Accident Ins. Co.	385,000.00					385,000.00
Pioneer National Life Ins. Co.	2,090,900.00	467,834.09	774,863.62			3,333,597.71
Plains Insurance Co.	1,900,000.00					1,900,000.00
Prairie States Ins. Co.				110,000.00		110,000.00
Professional Investors Life Ins. Co.	898,500.00			30,000.00		928,500.00
Proprietors Insurance Company	500,000.00					500,000.00
Protective Life Ins. Co.	7,645,000.00	1,500,000.00				9,145,000.00
Providers Insurance Co.	325,000.00					325,000.00
Pyramid Life Ins. Co.	27,090,000.00					27,090,000.00
Quaker Life Insurance Company	600,000.00					600,000.00
Reliance Standard Life Ins. Co.	160,000.00					160,000.00
Republic Mortgage Insurance Company	50,000.00					50,000.00
Republic National Life Ins. Co.	200,000.00					200,000.00
Reserve Life Ins. Co.	2,410,000.00					2,410,000.00
Roosevelt Nat'l Life Ins. Co. of America	813,000.00					813,000.00
Safeco Title Ins. Co. of Oregon (General)	375,000.00					375,000.00
Safeco Title Ins. Co. of Oregon (Special)	125,000.00					125,000.00
San Francisco Reinsurance Co.	95,000.00					95,000.00
Scor Reinsurance Company	60,000.00					60,000.00
Security Benefit Assurance Company	6,550,000.00			1,000,000.00		7,550,000.00
Security Benefit Life Ins. Co.	257,406,030.32	20,195,385.60	128,397,158.57			405,998,574.49
Security Casualty Company	5,000.00					5,000.00
Security General Life Ins. Co.	300,000.00					300,000.00
Sentry Investors Life Insurance Company	200,000.00					200,000.00
Southern Insurance Company	14,000.00					14,000.00
Standard Guaranty Ins. Co.	35,000.00					35,000.00
Standard Mutual Life Ins. Co.	9,104,365.48		3,635,727.93			12,740,093.41
Supreme Life Ins. Co. of America	140,000.00					140,000.00
Surety Insurance Co. of California	60,000.00					60,000.00
Swedish American Mutual Ins. Co.	85,000.00					85,000.00
Ticor Indemnity Company				25,000.00		25,000.00
Town & Country Fire & Casualty Ins. Co., Inc.	712,075.63	17,300.00				729,375.63
Transamerica Insurance Company	1,075,000.00					1,075,000.00
Transport Indemnity Company	285,000.00					285,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Travel Air Insurance Company (Kansas)	150,000.00	458,625.00				608,625.00
Travelers Indemnity Co. of America	110,000.00					110,000.00
Trinity Universal Ins. Co. of Kansas	1,460,000.00					1,460,000.00
Tri-State Insurance Company	200,000.00					200,000.00
Truck Insurance Exchange	30,000.00					30,000.00
Ulico Casualty Company	15,000.00					15,000.00
Union Security Life Ins. Co.	45,000.00					45,000.00
United Fire Insurance Co.	50,000.00					50,000.00
United Guaranty Residential Ins. Co. of N.C.	50,000.00					50,000.00
Upland Mutual Life Insurance Co.	1,025,000.00					1,025,000.00
Victory Life Insurance Co.	61,829,277.81	1,421,186.00	14,655,286.60		179,097.28	78,084,847.69
Washington National Ins. Co.	30,000.00					30,000.00
West General Insurance Co.	390,000.00			266,000.00		656,000.00
Western Casualty & Surety Co.	1,845,000.00					1,845,000.00
Western Employers Insurance Company	100,000.00					100,000.00
Western Fire Insurance Co.	2,730,000.00					2,730,000.00
Western Indemnity Company	1,630,000.00					1,630,000.00
Western National Life Ins. Co.	400,000.00					400,000.00
Wheat Growers Mutual Hail Ins. Co.	410,000.00					410,000.00
World Service Life Ins. Co.			3,613,755.31			3,613,755.31
Yukon Indemnity Company	400,000.00					400,000.00
TOTALS	$862,141,146.00	$63,273,508.72	$198,598,111.56	$27,373,301.65	$3,798,347.42	$1,155,184,415.35

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, reinsurance and the formation of new companies. During 1984, 16 life companies were admitted with 32 companies seeking admission to Kansas at year end.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA or KEOH problems as a matter of routine. During the year, we handled 182 complaints or inquiries by letter, 35 complaints or inquiries by personal visits with the public, and 1,377 telephone inquiries.

Market Conduct Examinations

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During that visit a market conduct exam is conducted in conjunction with the financial examiners. During the past year, seven such examinations were conducted by the Life Division staff.

Replacement

Thirteen replacement cases were opened by the Life Division in 1984. Informal conferences were held in many cases and the amount of time spent by our policy examiners on those problems were extensive. All examiners continue to assist in the investigation. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately, 88 companies are presently issuing credit life insurance in this state with a total premium volume of $30.4 million. Current credit rate structures are receiving extensive

analysis. Again, a great amount of time is being devoted to research and review in this area.

Microfilming

The microfilming of the Life Division records continued on an accelerated schedule during the year and by year end is nearing completion. As a result, the square footage space allocated for file storage has been drastically reduced.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1984

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
COMPANIES OF KANSAS										
ALLIANCE LIFE INSURANCE COMPANY	KS	36542	32202	4339	530	871927	228369	438466	1730	807
AMERICAN HOME LIFE INSURANCE COMPANY	KS	36422	32511	4111	178	903141	94629	361431	45	46
AMERICAN INVESTORS LIFE INS. CO., INC.	KS	54821	46075	8746	694	1472101	21266	434786	482	172
CENTENNIAL LIFE INSURANCE COMPANY	KS	121524	114102	7422	1794	4554015	38436	164250	2816	1974
CIMARRON LIFE INSURANCE COMPANY	KS	3338	2106	1232	30-	62158	32580	44359	217	139
FARM AND RANCH LIFE INSURANCE CO., INC	KS	38396	32221	6176	756	221308	5541	59887	149	85
FIRST KANSAS LIFE INSURANCE COMPANY	KS	10434	9272	1162	93	68058	13662	50944	15	4
GREAT AMERICAN LIFE INSURANCE CO.	KS	11253	8577	2676	447	39318	5975	39318	0	0
GREAT-WEST LIFE & ANNUITY INS. CO.	KS	102829	86188	16641	1596	242048	0	0	0	0
HOME STATE LIFE INSURANCE COMPANY	KS	7904	6507	1397	554	41079	9033	21017	190	78
KANSAS FARM LIFE INSURANCE CO., INC.	KS	153905	144096	9809	2209	1986618	385475	1986618	1207	583
LIFE INSURANCE COMPANY OF KANSAS	KS	5446	3794	1652	33	94657	78973	94657	1027	550
MANHATTAN MUTUAL LIFE INSURANCE COMPAN	KS	20154	18324	1830	46	260070	7476	53080	0	0
PARAMOUNT AMERICAN LIFE INSURANCE CO.	KS	701	107	594	169-	0	0	0	0	0
PIONEER NATIONAL LIFE INSURANCE CO.	KS	5127	3857	1270	294-	8347	0	6871	0	0
PYRAMID LIFE INSURANCE COMPANY	KS	69882	57016	12866	1752-	697024	10652	42726	2920	2037
SECURITY BENEFIT ASSURANCE COMPANY	KS	9188	4565	4623	257	193412	19790	115121	0	0
SECURITY BENEFIT LIFE INSURANCE CO.	KS	823431	775799	47832	4462	10777618	67430	2749565	1029	871
STANDARD MUTUAL LIFE INSURANCE CO.	KS	17176	14722	2454	24	233727	34028	64804	0	0
VICTORY LIFE INSURANCE COMPANY	KS	106896	97015	9880	1215	708489	1918	115738	0	0
SUB-TOTAL		1635768	1489056	146712	12646	23435115	1055233	6843639	11827	7347

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1984

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS ING. WRITTEN THIS YR.	KANSAS ING. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
COMPANIES OF OTHER STATES										
A.I.G. LIFE INSURANCE COMPANY	PA	495794	469212	26583	3297	3908073	8976	7375	314	48
ACACIA MUTUAL LIFE INSURANCE CO.	DC	814402	734474	79928	440	6452717	1331	19568	1	0
ACACIA NATIONAL LIFE INSURANCE COMPANY	VA	111599	101987	9612	3053	1952293	285	1278	0	0
ACADEMY LIFE INSURANCE COMPANY	CO	142268	122228	20039	1097-	5856643	14972	37535	81	56
ADJUSTABLE LIFE INSURANCE COMPANY	MN	5208	73	5135	240	0	0	0	0	0
ADMIRAL LIFE INSURANCE CO OF AMERICA	AZ	12639	7165	5475	671	132609	3198	3945	59	26
AETNA LIFE INSURANCE & ANNUITY COMPANY	CT	3703674	3514504	189170	36483-	15054235	35612	85060	0	0
AETNA LIFE INSURANCE CO. OF AMERICA	CT	5119	217	4902	179	0	0	0	0	0
AETNA LIFE INSURANCE CO. OF ILLINOIS	IL	77812	53128	24684	4098	3342778	0	0	0	0
AETNA LIFE INSURANCE COMPANY	CT	33970737	32910033	1060705	314469	204636320	330327	2331575	22543	17818
AID LIFE INSURANCE COMPANY	IA	58356	43611	14745	1379	1492536	32148	66235	8	4
ALEXANDER HAMILTON LIFE INS CO OF AMER	MI	916308	796947	119361	28243	19016970	153516	292781	372	127
ALL AMERICAN LIFE INSURANCE COMPANY	IL	901009	806165	94844	22213	14867933	88479	329010	231	120
ALLSTATE LIFE INSURANCE COMPANY	IL	2005683	1723908	281775	15186	46895804	51867	309822	4516	4762
AM LIFE INSURANCE COMPANY	MA	42847	28001	14846	1633	1569579	0	5162	0	0
AMALGAMATED LABOR LIFE INSURANCE CO.	IL	16689	12681	4007	339	379023	1355	1567	0	0
AMERICAN AGENCY LIFE INSURANCE COMPANY	GA	77185	56707	20478	1002	7268801	3822	23066	0	0
AMERICAN BANKERS LIFE ASSUR. CO. OF FL	FL	346119	310914	35205	6411	16398497	19618	29874	259	136
AMERICAN CHAMBERS LIFE INSURANCE CO.	OH	28115	18427	9688	3160	412546	0	0	0	5
AMERICAN CONTINENTAL LIFE INSURANCE CO	MO	6226	4022	2204	368-	7623	0	0	280	5-
AMERICAN DEFENDER LIFE INSURANCE CO.	NC	85893	76051	9842	5443	1815226	0	2521	0	0
AMERICAN EXPRESS LIFE INSURANCE CO.	IN	6846	897	5948	394	0	0	0	0	0
AMERICAN FAMILY LIFE ASSR CO OF COLUMB	GA	1151246	1058202	93045	48354	3552398	202	9180	3875	2043
AMERICAN FAMILY LIFE INSURANCE CO.	WI	379526	317197	62329	7723	7735340	138696	504513	24	23
AMERICAN FIDELITY ASSURANCE COMPANY	OK	402850	343354	59496	5770	4923716	21405	98829	4511	2534
AMERICAN FIDELITY LIFE INSURANCE CO.	FL	183691	162933	20758	3531	2386779	1332	14454	0	0
AMERICAN FOUNDATION LIFE INSURANCE CO.	AL	59552	48390	11122	2050	835285	1140	1501	0	0
AMERICAN FOUNDERS LIFE INSURANCE COMPA	TX	174291	147661	26630	3172	2666460	463	5528	2	1-
AMERICAN FRANKLIN LIFE INSURANCE CO.	IL	4185	975	3211	487	0	0	0	0	0
AMERICAN GENERAL LIFE INS CO OF DELAWA	DE	1185065	1036716	148349	25960	9300339	44249	177282	93	86
AMERICAN GENERAL LIFE INS CO OF NY	NY	333430	298580	34850	5591	3140678	0	3360	1	0
AMERICAN GUARANTY LIFE INSURANCE CO.	OR	89677	74731	14946	267	3697245	3932	4728	0	2
AMERICAN HEALTH & LIFE INS. CO.	MO	450705	392904	57801	1946	9047136	23156	155857	346	299
AMERICAN HERITAGE LIFE INSURANCE CO.	FL	280968	237395	43573	4938	8873248	98	33728	202	152
AMERICAN INCOME LIFE INSURANCE CO.	IN	275559	238369	37190	13626	3394609	9082	27397	247	212
AMERICAN INTERNAT'L LIFE ASSUR CO OF N	NY	436671	417508	19163	661	5679589	6868	20085	17	259
AMERICAN LIFE & CASUALTY INSURANCE CO.	ND	247731	233001	14730	576	3253576	2608	8650	186	237

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
AMERICAN LIFE INSURANCE CO OF NEW YORK	NY	59672	43650	16022	1658	1366876	5	13183	0	0
AMERICAN MUTUAL LIFE INSURANCE CO.	IA	335397	274529	60867	4148	4894185	35044	87100	17	25
AMERICAN NATIONAL INSURANCE COMPANY	TX	2971870	2370242	601628	106357	20439726	79813	229168	434	316
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	19037	2121	16916	2627	134800	0	1291	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	IA	171735	135198	36536	7031	1395973	8613	52223	3283	1291
AMERICAN SECURITY LIFE INSURANCE CO.	TX	95696	83052	12644	3395	1256279	0	1451	5	3
AMERICAN STANDARD LIFE & ACC. INS. CO.	OK	108712	103265	5446	2668	505552	5574	18133	149	111
AMERICAN STATES LIFE INSURANCE CO.	IN	140751	110156	30595	10400	6266975	38031	134356	441	295
AMERICAN TRANSCONTINENTAL LIFE INS. CO	AZ	4945	740	4205	478	25420	0	0	0	0
AMERICAN TRAVELERS ASSURANCE COMPANY	IA	3247	97	3150	145	0	0	0	0	0
AMERICAN TRUSTEE LIFE CORPORATION	OK	6839	5836	253	275-	159526	228	1142	0	0
AMERICAN UNION LIFE INSURANCE CO.	IL	21336	12209	9127	2141	105281	0	441	50	86
AMERICAN UNITED LIFE INSURANCE CO.	IN	2140158	2039758	100400	15387	21104270	75440	298688	1368	1032
AMERICAN VANGUARD LIFE INSURANCE COMPA	IA	11407	6914	4493	411	0	0	0	0	0
AMERICAN WOODMEN'S LIFE INSURANCE CO.	CO	7562	6357	1205	246	246235	562	5001	0	0
AMERICAN-AMICABLE LIFE INSURANCE CO.	TX	556925	517126	39799	6028-	13234891	46559	117180	0	0
AMOCO LIFE INSURANCE COMPANY	NE	50942	42703	8239	5531-	1792310	39958	67952	56	5
ANCHOR NATIONAL LIFE INSURANCE CO.	CA	1582084	1535897	46187	656	5006498	8536	82059	0	0
ARCADIA NATIONAL LIFE INSURANCE COMPAN	AZ	30110	18700	11410	374	767409	0	0	0	0
ARMOUR LIFE INSURANCE COMPANY	MO	9726	5463	4263	53-	353642	76336	50429	620	241
ASSOCIATED DOCTORS H & L INS. CO.	AL	31308	16034	15274	3708	9738	0	9	58	34
ASSOCIATES LIFE INSURANCE COMPANY	IN	22528	18582	3946	649	1641470	100	1214	3	3
ASSOCIATION LIFE INS. CO., INC.	WI	54435	34328	20107	5284	2301748	10761	64108	4577	2907
ASSURANCE LIFE COMPANY	MO	40482	37695	2786	955-	1539330	72124	78603	0	0
ASSURED INVESTORS LIFE COMPANY	CA	2722	966	1757	300	8269	0	9	0	0
ATLANTA LIFE INSURANCE COMPANY	GA	118901	91309	27591	1606	1841960	304	8158	35	8
ATLAS LIFE INSURANCE COMPANY	OK	58703	51752	6951	878	841312	14173	27192	36	17
AUTO CLUB LIFE INSURANCE COMPANY	MI	18162	10691	7471	324	858037	0	40	0	0
BANKERS LIFE & CASUALTY COMPANY	IL	1155290	1039013	116277	73702	8751418	35253	122140	10949	7053
BANKERS LIFE ASSURANCE CO. OF NEBRASKA	NE	3361	68	3293	94	0	0	0	0	0
BANKERS LIFE COMPANY	IA	12717242	12240604	476638	48882	59421395	231796	974955	37783	28224
BANKERS LIFE INSURANCE CO. OF NEBRASKA	NE	972079	890170	81908	6384	5469469	34630	329384	2424	1461
BANKERS MUTUAL LIFE INSURANCE COMPANY	IL	65891	56391	9501	766	484101	8475	9754	0	0
BANKERS NATIONAL LIFE INSURANCE COMPAN	TX	320057	290458	29599	5344	6938064	12621	46135	0	0
BANKERS SECURITY LIFE INS. SOCIETY	NY	216962	192205	24757	4101	7581415	12571	34635	33	40
BANKERS UNITED LIFE ASSURANCE COMPANY	IA	267192	239822	27370	5604	2373039	5894	18666	5	2
BANNER LIFE INSURANCE COMPANY	DC	312508	242935	69572	16788	6877277	17228	37532	0	0
BCS LIFE INSURANCE COMPANY	IL	72959	47327	25633	5584	2578770	218	370	16	70

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BENEFICIAL LIFE INSURANCE COMPANY	UT	630578	571265	59312	3505	7680912	103	5114	0	0
BENEFICIAL STANDARD LIFE INS. CO.	CA	289114	252201	36913	6045	1460856	1	140	71	50
BENEFIT TRUST LIFE INSURANCE COMPANY	IL	244801	214406	30394	7500	3788041	28510	51496	2327	1823
BERKSHIRE LIFE INSURANCE COMPANY	MA	450917	412497	38420	727	4330189	16368	43675	78	2
BLC LIFE & ANNUITY COMPANY	IA	3983	146	3838	227	0	0	0	0	0
BLC NATIONAL INSURANCE COMPANY	DE	240806	227113	13693	1301-	0	0	0	0	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	188860	167808	21052	5424	6865331	1791	4595	8	10
BRADFORD NATIONAL LIFE INSURANCE CO.	KY	42497	34554	7943	596	1097472	490	1815	3	8
BROOKINGS INTERNATIONAL LIFE INS. CO.	SD	11818	7948	3850	439	130750	10	314	8	4
BUSINESS MEN'S ASSURANCE CO. OF AMERIC	MO	881349	758221	123128	19989	18111101	88704	887498	8962	5552
C. M. LIFE INSURANCE COMPANY	CT	44210	37576	6635	5174-	2490504	55865	57165	0	0
CALIFORNIA PACIFIC LIFE INSURANCE CO.	CA	2894	701	2193	786	35454	1156	1626	60	29
CALIFORNIA WESTERN STATES LIFE INS CO	CA	961003	852012	108992	34054	13684880	0	10369	2	0
CAPITAL RESERVE LIFE INSURANCE CO.	MO	20030	11445	8585	895	48592	0	105	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPAN	AZ	40020	30389	9631	942	1473	0	0	1255	184
CAPITOL BANKERS LIFE INSURANCE CO.	MN	52023	46896	5126	1549	1741915	6148	16181	0	0
CAPITOL LIFE INSURANCE COMPANY	CO	2325583	2256677	68905	30891	4258583	3057	36437	135	62
CELTIC LIFE INSURANCE COMPANY	RI	46756	35335	11420	3762	839490	428	377	100	114
CENTRAL LIFE ASSURANCE COMPANY	IA	1158038	1074345	83693	9068	10141659	32906	137498	1889	978
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	342942	244469	98473	8760	5897438	44296	77608	544	189
CENTRAL RESERVE LIFE OF NO AMER INS CO	OH	31674	23406	8267	3290	946259	7447	8105	237	33
CENTRAL SECURITY LIFE INSURANCE CO.	TX	13029	9655	3373	736	59552	8	203	8	5
CENTRAL STATES HEALTH & LIFE CO OF OMA	NE	83781	65109	18673	3166	1015129	2945	13047	2296	1177
CENTRAL UNITED LIFE INSURANCE CO.	IA	37158	30352	6806	112	696243	11269	85030	9	4
CENTURION LIFE INSURANCE COMPANY	MO	153712	69892	83820	25679	1703008	13515	16765	241	63
CENTURY LIFE OF AMERICA	IA	846854	797567	49287	9779	5576856	21922	87102	21	9
CERTIFIED LIFE INSURANCE COMPANY	CA	97012	72319	24693	4458	411600	0	95	67	23
CHARTER BANKERS LIFE INSURANCE COMPANY	MO	2576	555	2022	154	45027	2205	2205	0	0
CHARTER NATIONAL LIFE INSURANCE CO.	MO	368424	342112	26312	646	1744275	343	12047	3	0
CHARTER SECURITY LIFE INSURANCE COMPAN	NJ	1425734	1329992	93242	45546	134165	0	0	0	0
CHARTERED PROTECTIVE LIFE INSURANCE CO	CA	68539	48964	19574	4978	1011169	28135	28754	318	201
CHASE NATIONAL LIFE INSURANCE CO.	MO	24577	18526	8051	2021	346790	0	1625	0	0
CHRYSLER LIFE INSURANCE COMPANY	MI	56312	40113	16199	722	911663	13172	15685	73	61
CML PENSION AND LIFE INSURANCE COMPANY	CT	6841	1331	5530	389	0	0	0	0	0
COLLEGE LIFE INS. CO. OF AMERICA	IN	247721	223756	23965	8525	2349736	6932	14701	4	0
COLOGNE LIFE REINSURANCE COMPANY	CT	139238	105216	34022	2596	12385429	0	0	0	0
COLONIAL LIFE & ACCIDENT INS. CO.	SC	218026	159590	58436	9924	1497043	10561	19422	1325	679

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COLONIAL LIFE INS. CO. OF AMERICA	NJ	435997	375226	60771	31576	4958976	0	1313	0	0
COLONIAL PENN LIFE INSURANCE COMPANY	PA	476449	342855	133594	38939	15034538	4310	10077	191	129
COLORADO BANKERS LIFE INSURANCE COMPAN	CO	14638	6551	8088	592	120558	0	0	0	0
COLUMBIA NATIONAL LIFE INSURANCE CO.	OH	65415	60001	5414	8926-	873701	2757	8760	7	7
COLUMBIAN MUTUAL LIFE INSURANCE CO.	NY	169848	157603	12265	1648	4318998	0	792	0	0
COLUMBUS MUTUAL LIFE INSURANCE CO.	OH	632036	565287	66750	13925	5918268	4101	23791	4	1
COMBINED INSURANCE CO. OF AMERICA	IL	1332740	997258	335482	82557	7079756	7867	58326	4566	1988
COMMERCIAL LIFE INSURANCE COMPANY	NJ	884691	777620	107070	12008	1141336	101	1656	166	279
COMMERCIAL STATE LIFE INSURANCE COMPAN	MO	5138	1180	3958	353	117	0	2	0	0
COMMERCIAL UNION LIFE INS CO OF AMERIC	DE	171737	153093	18643	2726	2416685	22151	67107	32	17
COMMONWEALTH LIFE & ACCIDENT INS. CO.	KY	116957	70673	46285	6967	795320	1150	2592	8	3
COMPANION LIFE INSURANCE COMPANY	SC	9008	3851	5158	148	2018150	0	0	0	0
CONFEDERATION LIFE INSURANCE COMPANY	CN	675372	605873	800	20390-	13613406	11630	43510	126	96
CONGRESS LIFE INSURANCE COMPANY	AZ	10655	5772	4883	1360	276186	0	17	0	0
CONNECTICUT GENERAL LIFE INS. CO.	CT	19234102	18395559	838544	314179	110027340	54405	408385	15367	11529
CONNECTICUT MUTUAL LIFE INS. CO.	CT	7289765	6945574	344192	24985	43876979	130418	558781	484	88
CONSOLIDATED AMERICAN LIFE INS. CO.	MS	47367	41676	5691	950	484147	335	1942	0	0
CONSTITUTION LIFE INSURANCE COMPANY	IL	104112	77139	26973	793	1377535	4152	6627	21	5
CONTINENTAL AMERICAN LIFE INS. CO.	DE	329479	276774	52705	6408	1485603	28	3791	34	27
CONTINENTAL ASSURANCE COMPANY	IL	4414547	4106527	308020	61868	46725324	37087	255698	8276	8555
CONTINENTAL GENERAL INSURANCE CO.	NE	38364	29713	8651	3278	686675	4799	19595	1731	678
CONTINENTAL LIFE & ACCIDENT COMPANY	ID	57799	42252	15547	4595	1333465	894	4441	15	4
CONTINENTAL WESTERN LIFE INS. CO.	IA	92080	77019	14260	1044	2868066	11229	28509	453	417
COUNTRY LIFE INSURANCE COMPANY	IL	1423652	1218705	204947	30988	7418073	0	4450	4	1
COVENANT LIFE INSURANCE COMPANY	NJ	78296	66062	12234	2058-	5291011	200	2948	8	4
CREDIT LIFE INSURANCE COMPANY	OH	196770	178641	18129	11	14737200	10177	22940	825	734
CROWN AMERICA LIFE INSURANCE COMPANY	KY	5383	2773	2609	24	20989	0	0	0	0
CROWN LIFE INSURANCE COMPANY	CN	2069212	1986250	800	5193	40333194	8865	57135	333	251
CUDIS INSURANCE SOCIETY, INC.	WI	239686	154347	85340	21676	0	0	0	1696	945
CUMBERLAND LIFE INSURANCE COMPANY	TN	373644	280915	92729	26891	2251573	24470	28971	190	97
CUNA MUTUAL INSURANCE SOCIETY	WI	580053	429785	150268	7905	53180999	24584	653104	634	337
DELAWARE AMERICAN LIFE INSURANCE CO.	DE	55635	45246	10388	1310	2146077	15174	18668	0	0
DIXIE NATIONAL LIFE INSURANCE COMPANY	MI	25708	22826	2883	121	306679	99	99	0	0
DREYFUS CONSUMER LIFE INSURANCE COMPAN	NY	6772	396	6376	467	460	0	0	0	0
DREYFUS LIFE INSURANCE COMPANY	NY	12220	5212	7008	640	3417	0	0	0	0
E.F. HUTTON LIFE INSURANCE COMPANY	CA	1212622	1130550	82071	34424	11942584	41137	73843	0	0
EMPIRE GENERAL LIFE INSURANCE COMPANY	AL	119130	98128	21002	2650	6712210	850	8729	0	0
EMPIRE LIFE INSURANCE COMPANY	NE	19359	15443	3916	225-	274293	2684	4449	31	1

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EMPIRE STATE MUTUAL LIFE INS. CO.	NY	42507	39066	3442	12-	776222	0	18	0	0
EMPLOYEES LIFE COMPANY - MUTUAL	IL	15484	12046	3437	392	482811	0	43	0	0
EMPLOYEES MUTUAL BENEFIT ASSN OF ST PA	MN	11738	4272	7465	741	50746	25	885	0	0
EMPLOYERS LIFE INS. CO. OF WAUSAU	WI	397830	375564	22266	9855	4192381	2846	21729	96	49
EMPLOYERS MODERN LIFE COMPANY	IA	41703	34779	6924	412	1122098	22235	51320	28	10
EQUITABLE AMERICAN LIFE INS. CO.	IA	78550	66803	11747	3290	2833914	2976	11037	0	0
EQUITABLE LIFE ASSURANCE SOC. OF U.S.	NY	44531655	43309937	1221718	75414	248211312	118164	1988764	6540	4034
EQUITABLE LIFE INS. CO. OF IOWA	IA	1312899	1216369	96530	20711	6089351	1874	53750	8	2-
EQUITABLE VARIABLE LIFE INS. CO.	NY	2150396	1935444	214952	63357-	30063771	139177	250346	0	0
EXECUTIVE FUND LIFE INSURANCE COMPANY	NE	56359	45846	10513	1983	233904	2974	13562	1983	307
EXECUTIVE LIFE INSURANCE COMPANY	CA	4212996	4012233	200763	2419	27904946	157873	344507	0	0
FAIRFIELD LIFE INSURANCE COMPANY	DE	69041	55397	13644	1723	123720	0	0	0	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	MO	12074	10213	1862	133	150126	6159	13677	0	0
FAMILY GUARDIAN LIFE INSURANCE COMPANY	AZ	120505	49368	71137	12873	1810060	266	266	0	0
FAMILY LIFE INSURANCE COMPANY	WA	271472	236658	34815	1858	10684938	18932	129503	105	25
FARMERS AND TRADERS LIFE INSURANCE CO.	NY	146550	137446	9104	319-	745363	0	2984	31	16
FARMERS NEW WORLD LIFE INSURANCE CO.	WA	1042914	835671	207243	89532	26118582	111645	531909	1131	763
FARMLAND LIFE INSURANCE COMPANY	IA	77856	56096	21760	4734	1325109	8415	253577	2464	1942
FEDERAL HOME LIFE INSURANCE CO.	IN	394517	355618	38900	13217	5159974	15899	42893	3026	1579
FEDERAL KEMPER LIFE ASSURANCE CO.	IL	659425	601166	58259	3289	31782676	121607	426126	0	0
FEDERAL LIFE INS. CO. - MUTUAL	IL	228508	207262	21246	95	940707	5	711	0	0
FEDERATED LIFE INSURANCE COMPANY	MN	179168	114667	64500	4365	2842661	22809	153642	0	0
FIDELITY & GUARANTY LIFE INS. CO.	MD	418917	365430	53487	9841	9953001	98554	246470	101	32
FIDELITY BANKERS LIFE INSURANCE CO.	VA	211836	181850	29986	5461	5667588	24302	68046	0	0
FIDELITY LIFE ASSN A MUT LEG RES CO.	IL	223270	159783	63487	6050	12402000	0	8748	0	0
FIDELITY MUTUAL LIFE INSURANCE CO.	PA	1026821	984219	42603	1217-	7096563	1064	9544	2	7
FIDELITY SECURITY LIFE INSURANCE CO.	MO	59155	45938	13217	1659	2407046	32946	129810	204	110
FIDELITY STANDARD LIFE INSURANCE CO	DE	6866	705	6161	283	0	0	0	0	0
FIDELITY UNION LIFE INSURANCE COMPANY	TX	723363	557056	166307	36208	9573811	48411	166975	0	0
FINANCIAL ASSURANCE, INC.	CO	25740	20668	5072	2795	1612693	4891	27378	0	1
FIREMAN'S FUND AMERICAN LIFE INS. CO.	CA	744272	613070	131202	12325	19644059	51734	119282	1592	704
FIREMAN'S FUND EMPLOYERS INSURANCE CO	WI	337808	252548	85260	32306	3652311	0	80	25	13
FIREMAN'S FUND LIFE & ACCIDENT INS. CO	CA	7934	1713	6222	38	1726	0	0	0	0
FIRST COLONY LIFE INSURANCE COMPANY	VA	1268574	1183971	84603	18847	22178026	70318	162819	0	0
FIRST CONTINENTAL LIFE & ACCIDENT INS	UT	112474	100097	12377	3970	1552913	17	846	2	2
FIRST DELAWARE LIFE INSURANCE COMPANY	DE	39776	35516	4260	6226-	40603	0	0	0	0
FIRST LIFE ASSURANCE COMPANY	OK	59869	53141	6728	3084	2262506	82274	99228	796	255

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FIRST PENN-PACIFIC LIFE INSURANCE CO.	PA	130053	114538	15515	941	4373418	66326	111762	0	0
FIRST PYRAMID LIFE INS. CO. OF AMERICA	AR	279856	272987	6869	8858-	2648528	9987	31785	0	0
FIRST UNITED LIFE INSURANCE COMPANY	IN	43939	40517	3422	205	224826	0	240	0	1
FIRST VARIABLE LIFE INSURANCE CO.	AR	293419	283918	9501	1495	538	0	0	0	0
FIRSTMARK STANDARD LIFE INSURANCE CO.	IN	121092	106575	14517	12946	589177	0	1505	0	0
FORD LIFE INSURANCE COMPANY	MI	124162	69895	54268	2897	4814674	69	98433	1005	493
FOREMOST LIFE INSURANCE COMPANY	MI	61388	37909	23479	3849	1579347	2257	4428	0	0
FORT DEARBORN LIFE INSURANCE CO.	IL	35125	24789	10336	1781	7155336	0	5	0	0
FRANKLIN LIFE INSURANCE COMPANY	IL	3049156	2598756	450400	87759	20469160	94960	352531	128	97
FRANKONA AMERICA LIFE REASSURANCE CO.	MO	28593	20885	7708	2736-	2705235	0	0	0	0
GARDEN STATE LIFE INSURANCE COMPANY	NJ	42883	24398	18484	265	110709	0	0	0	0
GENERAL AMERICAN INSURANCE COMPANY	MO	4808	233	4575	44	6158	0	0	0	0
GENERAL AMERICAN LIFE & ANNUITY COMPAN	MO	4992	158	4834	228	6158	0	0	0	0
GENERAL AMERICAN LIFE INSURANCE CO.	MO	2793411	2682097	111323	16670	46276	10134	650228	1455	1027
GENERAL LIFE INS. CORP. OF WISCONSIN	WI	89064	83241	5823	3976-	2187709	12252	13779	0	0
GENERAL REASSURANCE CORPORATION	CT	1272804	1217617	55187	865	99056178	0	0	0	0
GENERAL SERVICES LIFE INSURANCE CO.	DC	30154	21985	8168	1594	237432	220	3532	1	0
GEORGIA INTERNATIONAL LIFE INS. CO.	GA	218479	200745	17734	5979	4947392	2-	502	0	0
GERBER LIFE INSURANCE COMPANY	NY	30515	25257	5258	1664-	994437	1795	2818	3	1
GLOBE LIFE AND ACCIDENT INSURANCE CO.	DE	362750	241465	121285	21822	14560258	133163	430072	4962	1723
GLOBE LIFE INSURANCE COMPANY	IL	393232	369956	23276	7382	7106104	57952	90559	964	287
GOLDEN RULE INSURANCE COMPANY	IL	133385	98404	34981	11020	1242328	3280	2763	860	578
GOLDEN STATE MUTUAL LIFE INS CO	CA	104469	98253	6216	393	4527611	0	0	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS C	TX	217118	197665	19453	800	1272360	1847	7133	0	0
GREAT AMERICAN RESERVE INSURANCE CO.	TX	313865	270352	43513	7161	4162766	771	12988	50	50
GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	580160	453099	127060	42503	9271899	20369	64811	31	4
GREAT WEST LIFE ASSURANCE COMPANY	CN	3530952	3508889	22064	89033-	31813159	41322	175513	415	368
GUARANTEE AMERICAN LIFE COMPANY	NE	3641	45	3596	209	0	0	0	0	0
GUARANTEE MUTUAL LIFE COMPANY	NE	465785	425987	39797	2425	5227393	204513	418939	615	277
GUARANTEE RESERVE LIFE INSURANCE CO.	IN	47152	40577	6576	694	584561	997	3371	27	6
GUARANTEE SECURITY LIFE INSURANCE CO.	FL	235444	225784	9660	1362	42876	100	100	0	0
GUARANTEE TRUST LIFE INSURANCE CO.	IL	131464	115040	16424	90	1945049	14064	18116	277	127
GUARANTY INCOME LIFE INSURANCE COMPANY	LA	71092	65460	5633	856	1951064	4002	74469	0	0
GUARDIAN LIFE INS. CO. OF AMERICA	NY	2783615	2599773	183842	9994	47828771	30818	171407	1502	1129
GUARDSMAN LIFE INSURANCE COMPANY	IA	130460	99485	30974	1938-	7390501	22467	163922	0	0
GULF ATLANTIC LIFE INSURANCE COMPANY	TX	47791	34610	13181	2534	914954	0	2521	2	3
GULF LIFE INSURANCE COMPANY, INC.	FL	1129413	956603	172810	37843	8935114	430	1193	0	0
HARTFORD LIFE & ACCIDENT INSURANCE CO.	CT	795126	610839	184287	12418	34534911	68456	125166	521	10

TABLE 1
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
HARTFORD LIFE INSURANCE COMPANY	CT	1725857	1638177	87679	19528	15053818	12655	91281	1408	1180
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	718592	710970	7622	824-	4943	0	0	0	0
HARVEST LIFE INSURANCE COMPANY	FL	46949	37054	9895	500	805193	9049	24549	970	414
HAWKEYE NATIONAL LIFE INSURANCE CO.	IA	25477	20177	5300	51	881195	1788	3754	1	0
HERITAGE LIFE INSURANCE COMPANY	AZ	50937	38955	11982	1359	2537747	4557	15881	121	60
HOLIDAY LIFE INSURANCE COMPANY	NE	26718	19763	6955	1299	0	0	0	31	50
HOME LIFE FINANCIAL ASSURANCE CORP.	FL	95965	79174	16790	403	2355583	2850	4718	0	0
HOME LIFE INSURANCE COMPANY	NY	2285322	2150092	135230	3519	19227807	2298	91606	113	81
HOMESTEADERS LIFE COMPANY	IA	42234	39342	2892	47	219498	401	4509	0	0
HORACE MANN LIFE INSURANCE COMPANY	IL	987779	852212	135567	10841	7408902	16888	64608	74	63
HOWARD LIFE INSURANCE COMPANY	CO	22743	20689	2053	159-	118839	939	3074	0	0
HUDSON LIFE REASSURANCE CORPORATION	FL	24328	10188	14140	1207-	8748739	0	0	0	0
IDS LIFE INSURANCE COMPANY	MN	4175347	4034014	141333	28542	13729309	39214	156145	204	174
INA LIFE INSURANCE COMPANY	CA	2058495	1981601	76894	14042-	4293771	16652	39534	11	1
INDEPENDENCE SQUARE LIFE INSURANCE CO.	PA	6682	238	6444	335	78	0	0	0	0
INDIANAPOLIS LIFE INSURANCE COMPANY	IN	685439	616312	69127	7603	5486470	35077	99743	85	24
INDIANAPOLIS LIFE PENSION AND INS. CO.	IN	28957	25690	3267	3626-	790875	22398	23508	0	0
INDIVIDUAL ASSURANCE COMPANY - L, H &	MO	13090	7400	5689	308	1014614	37841	39550	180	64
INTEGON LIFE INSURANCE CORPORATION	NC	412518	357061	55458	15417	13416927	38044	117136	52	27
INTEGRITY INSURANCE COMPANY	AZ	42909	11441	31367	433-	308840	8270	3625	16	5
INTER-OCEAN INSURANCE COMPANY	IN	197560	145310	52250	10636	2383842	9983	33477	897	630
INTER-STATE ASSURANCE COMPANY	IA	107158	95253	11905	6070	4370892	23506	89611	280	271
INTERNAT'L FINANCIAL SERVICES LIFE INS	FL	3472	92	3380	130	109960	0	0	0	0
INTERNATIONAL SERVICE LIFE INS. CO.	TX	23252	20409	2844	100	415433	0	281	0	0
INVESTORS GUARANTY LIFE INSURANCE CO.	CA	56064	42105	13959	1950	3314389	760	17302	1	0
INVESTORS HERITAGE LIFE INSURANCE CO.	KY	96403	79810	13594	4284	2310160	1559	362	0	0
INVESTORS LIFE INS. CO. OF NEBRASKA	SD	43347	30110	13236	1876	676535	182	19283	0	0
INVESTORS LIFE INS. CO. OF NORTH AMERI	PA	741215	717988	23227	1605	2045122	1253	2329	0	0
INVESTORS TRUST ASSURANCE COMPANY	IN	12648	9845	2803	518	275566	0	0	0	0
ITT LIFE INSURANCE CORPORATION	MI	283095	175378	107717	7196-	6781128	4785	18112	44	37
ITT LYNDON LIFE INSURANCE COMPANY	MO	100611	60258	40352	1531	1326530	0	0	0	0
J.C. PENNEY LIFE INSURANCE COMPANY	VT	265709	192985	72724	3252	5499306	10210	24859	499	137
JACKSON NATIONAL LIFE INSURANCE CO.	MI	1005794	903270	102524	3361	18675244	221355	506244	0	0
JEFFERSON NATIONAL LIFE INSURANCE CO.	IN	251487	219644	31843	7359	4328077	16099	32114	11	8
JEFFERSON STANDARD LIFE INSURANCE CO	NC	1625856	1264426	361430	54474	7164375	305	16784	0	0
JEFFERSON-PILOT PENSION LIFE INS. CO.	NC	204848	198886	5942	1145-	0	0	0	0	0
JOHN ALDEN LIFE INSURANCE COMPANY	MN	791759	714610	77148	2108	2462571	1200	10841	1244	738

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JOHN DEERE LIFE INSURANCE COMPANY	IL	139905	122982	16923	4708	3563311	27	1377	6	0
JOHN HANCOCK MUTUAL LIFE INS. CO.	MA	24671322	23626883	1044439	186899	158660592	58617	578017	973	785
JOHN HANCOCK VARIABLE LIFE INS. CO.	MA	269379	175499	93880	30568-	1800907	26678	70059	0	0
KANSAS CITY LIFE INSURANCE COMPANY	MO	1005413	891156	114257	23336	8233375	164533	440770	313	500
KEMPER INVESTORS LIFE INSURANCE CO.	IL	2426906	2386818	40089	11661	391379	853	1374	0	0
KENNESAW LIFE & ACCIDENT INSURANCE CO	GA	40213	35764	4449	313-	385278	0	460	0	0
KENTUCKY CENTRAL LIFE INSURANCE CO.	KY	479567	420039	59528	13242	12280372	75292	148320	1	23
KEYSTONE PROVIDENT LIFE INSURANCE CO.	RI	1551025	1501428	49597	7189	2289297	2096	14405	0	0
LAFAYETTE LIFE INSURANCE COMPANY	IN	274884	247980	26904	3656	5617277	29409	61495	10	0
LAYMEN NATIONAL LIFE INSURANCE CO.	IN	25106	21531	3575	419	367086	939	9418	2	0
LIBERTY AMERICAN ASSURANCE COMPANY	NE	5445	3090	2355	227	170680	0	0	0	0
LIBERTY LIFE ASSURANCE CO. OF BOSTON	MA	484721	450443	34278	3296	7116208	2986	29337	1949	1724
LIBERTY LIFE INSURANCE COMPANY	SC	632640	538505	94135	13467	10418282	2707	5667	10	47
LIBERTY NATIONAL LIFE INSURANCE CO.	AL	2131265	1656865	474400	10912	14847954	0	221	6	2
LIFE ASSURANCE COMPANY OF PENNSYLVANIA	PA	58444	51683	6761	1205	1598627	440	2178	0	0
LIFE INSURANCE COMPANY OF CINCINNATI	OH	48318	30201	18118	3255	1415740	0	0	0	0
LIFE INSURANCE COMPANY OF ILLINOIS	IL	34625	20369	14256	1497	556861	0	0	0	0
LIFE INSURANCE COMPANY OF NORTH AMERIC	PA	1083589	801590	281999	48526	12557665	3269	20972	1255	1591
LIFE INSURANCE COMPANY OF THE SOUTHWES	TX	251416	223549	27867	6034	6150708	1905	69651	178	191
LIFE INSURANCE COMPANY OF VIRGINIA	VA	1867400	1683325	184076	26808	27269750	9711	14790	7	0
LIFE INVESTORS INS. CO. OF AMERICA	IA	673153	579601	93552	21377	6616207	36385	93419	1175	769
LIFE OF INDIANA INSURANCE COMPANY	IN	12157	8913	3244	1103	115997	700	723	14	0
LIFE OF MID-AMERICA INSURANCE CO.	IA	18118	15387	2731	768	440353	2100	3697	0	0
LINCOLN AMERICAN LIFE INSURANCE CO.	TN	103409	91760	11649	1007	1485326	600	5534	0	0
LINCOLN BENEFIT LIFE COMPANY	NE	95890	75270	20620	2336	2463056	5232	23687	223	253
LINCOLN LIBERTY LIFE INSURANCE CO.	NE	25847	21257	4590	12097-	3748577	0	0	0	0
LINCOLN LIFE AND CASUALTY COMPANY	NE	46540	42861	3679	636	191243	74	1527	42	15
LINCOLN MUTUAL LIFE & CASUALTY CO.	ND	17295	15607	1688	320-	111217	12	66	0	0
LINCOLN MUTUAL LIFE INSURANCE CO.	NE	57952	48205	9747	1485	589873	16130	33350	4	3
LINCOLN NATIONAL LIFE INSURANCE CO.	IN	4622326	4203204	419122	128133	114225107	83122	188885	5393	3598
LINCOLN NATIONAL LIFE REINSURANCE CO	DC	37708	27224	10484	2867	2598484	0	0	0	0
LINCOLN NATIONAL PENSION INSURANCE CO.	IN	2705697	2606008	99689	16914	1798749	0	0	0	0
LINCOLN SECURITY LIFE INS. CO. OF CONN	CT	5741	994	4747	0	130121	0	0	0	0
LOMAS FINANCIAL SECURITY INSURANCE CO.	AZ	60516	35593	24923	2134	1649772	0	550	0	0
LONE STAR LIFE INSURANCE COMPANY	TX	204679	158385	46294	18334	1906851	2001	16308	938	565
LOYAL AMERICAN LIFE INSURANCE COMPANY	AL	118022	100494	17527	2470	3380691	8855	20871	612	324
LOYALTY LIFE INSURANCE COMPANY	MI	107867	82746	25121	5657-	5648651	9458	30868	20	14
LUMBERMEN'S LIFE INSURANCE CO.	IN	17030	13808	3219	1070	524490	0	400	0	0

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LUTHERAN BROTHERHOOD VAR INS PRODUCTS	MN	4439	45	4394	115-	2230	0	0	0	0
MACCABEES MUTUAL LIFE INSURANCE CO.	MI	466355	443332	23023	6675	9154977	14058	38058	43	0
MANHATTAN LIFE INSURANCE COMPANY	NY	882958	858654	24304	609-	29131534	13815	159871	0	0
MANHATTAN NATIONAL LIFE INSURANCE CO.	ND	139121	134433	4688	186	3651135	9951	36242	0	0
MANUFACTURERS LIFE INS CO OF AMERICA	PA	29347	1796	27551	201-	71310	0	0	0	0
MANUFACTURERS LIFE INSURANCE COMPANY	CN	4924037	4835552	2000	147415-	31614695	16957	76882	2	0
MARK TWAIN LIFE INSURANCE CORPORATION	OK	15894	12857	3038	2964	98249	0	267	151	53
MARQUETTE NATIONAL LIFE INSURANCE CO.	IL	213704	188914	24790	3796	755	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS. CO.	MA	157453	131085	26368	6903	3008493	6432	19450	1	11
MASSACHUSETTS INDEMNITY & LIFE INS. CO	MA	425510	363374	62136	4687	63368184	404481	681952	1212	294
MASSACHUSETTS MUTUAL LIFE INS. CO.	MA	13448692	12676119	772572	58642	65416607	88752	641246	2152	1376
MAYFLOWER NATIONAL LIFE INSURANCE CO.	IN	2409	0	2409	1538	39	0	0	4	7-
MBL LIFE ASSURANCE CORPORATION	OH	81506	71195	10311	3693	3415477	15328	70420	0	0
MEDICO LIFE INSURANCE COMPANY	NE	15439	9893	5546	504	24180	6	399	357	146
MERCANTILE & GEN REINS CO. OF AM.	MI	85037	75898	9640	7039-	12838183	0	0	0	0
MERCHANTILE & GEN LIFE REASSUR CO OF A	DE	31327	5556	25772	438	1338445	0	0	0	0
MERIT LIFE INSURANCE COMPANY	IN	139421	81155	58265	18859	14618077	29687	47967	0	0
METROPOLITAN INSURANCE & ANNUITY CO.	DE	1271694	1208775	62919	76329-	10778436	46322	48033	0	0
METROPOLITAN LIFE INSURANCE COMPANY	NY	67353970	64772557	2581414	433151	464761946	164782	2727347	5887	3735
METROPOLITAN TOWER LIFE INSURANCE CO.	DE	8021	4727	3295	2131-	80749	0	146	0	0
MIC LIFE INSURANCE CORPORATION	DE	92536	77682	14854	760	3234726	6760	8717	66	31
MID-CONTINENT LIFE INSURANCE CO.	OK	90820	72482	18338	2996	3370715	20617	84827	2	3
MIDLAND NATIONAL LIFE INSURANCE CO.	SD	341130	267744	73386	15219	16884822	29073	86747	0	0
MIDWEST LIFE INSURANCE COMPANY	NE	79349	75245	4104	396	3314867	0	52	0	0
MIDWESTERN UNITED LIFE INS. CO.	IN	218011	175896	42116	2109	2314568	1025	2334	0	0
MINISTERS LIFE, A MUTUAL LIFE INS. CO.	MN	134736	120373	14363	2981	904694	706	9999	258	310
MINNESOTA MUTUAL LIFE INSURANCE CO.	MN	2839714	2684853	154861	6791	60675405	342512	1333985	586	438
MINNESOTA PROTECTIVE LIFE INSURANCE CO	MN	38519	33381	5138	234-	394697	1751	2130	2	0
MISSOURI NATIONAL LIFE INSURANCE CO.	MO	7549	4037	3513	231	64057	10	1613	0	0
MML BAY STATE LIFE INSURANCE COMPANY	MO	25040	4336	20704	270	20542	578	2199	1	1
MML LIFE INSURANCE COMPANY	MA	22139	17312	4827	1880-	551658	550	720	0	0
MML PENSION INSURANCE COMPANY	DE	106126	92091	14035	3930	0	0	0	0	0
MODERN AMERICAN LIFE INSURANCE CO.	MO	141124	128608	12515	4217	1305881	21553	82838	30	26
MODERN PIONEERS' LIFE INSURANCE CO.	AZ	7458	5469	1989	94-	120853	0	129	0	0
MONARCH LIFE INSURANCE COMPANY	MA	1117130	1014490	102640	7274	3423609	14494	77098	1803	600
MONTGOMERY WARD LIFE INSURANCE CO.	IL	247917	181011	66906	4796	6824081	5849	81548	1312	872
MONUMENTAL GENERAL INSURANCE COMPANY	MD	84166	69756	14410	6493-	4872883	3270	13142	83	22

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MONUMENTAL LIFE INSURANCE COMPANY	MD	638728	573091	65636	9962	6859867	25616	98523	140	68
MONY LIFE INSURANCE COMPANY OF AMERICA	AZ	178372	151616	26756	3111-	646948	15706	17129	0	0
MONY PENSION INSURANCE CORPORATION	DE	670394	651677	18717	1800	0	0	0	0	0
MUNICH AMERICAN REASSURANCE COMPANY	GA	86259	66213	20046	3168	11355051	0	0	0	0
MUTUAL BENEFIT LIFE INSURANCE CO.	NJ	8349612	8087572	262040	35716	53235890	80996	574343	4872	3497
MUTUAL LIFE INSURANCE CO. OF NEW YORK	NY	9538770	9066568	472201	5901	51362807	82468	511626	1213	889
MUTUAL OF AMERICA LIFE INSURANCE COMPA	NY	2311468	2242120	69348	7900	2153249	1401	4320	33	16
MUTUAL OF OMAHA INSURANCE COMPANY	NE	2085413	1467879	617535	109360	4520506	0	0	12524	6869
MUTUAL SECURITY LIFE INSURANCE CO.	IN	523149	503817	19332	3454	4704321	12322	38881	1809	1303
MUTUAL SERVICE LIFE INSURANCE CO.	MN	341065	320948	20117	4166	2977536	0	13140	18	5
MUTUAL TRUST LIFE INSURANCE COMPANY	IL	382474	350541	31933	2792	1783487	1284	2844	1	0
NATIONAL AMERICAN LIFE INS. CO. OF PEN	PA	103241	72540	30700	1271	238931	0	2977	1	0
NATIONAL BENEFIT LIFE INSURANCE CO.	NY	1237283	1209459	27823	37055-	37713844	25547	67117	176	109
NATIONAL FARMERS UNION LIFE INS. CO.	CO	116765	111236	5529	1262	1816563	30765	115024	344	143
NATIONAL FIDELITY LIFE INSURANCE CO.	MO	377028	347546	29483	3099	3646352	49665	174995	796	352
NATIONAL FOUNDATION LIFE INSURANCE CO.	ME	58109	51908	6201	8540-	94067	0	266	2	75
NATIONAL GUARDIAN LIFE INSURANCE CO.	WI	268584	245671	22913	2754	3148047	2076	41247	12	0
NATIONAL HEALTH INSURANCE COMPANY	TX	21000	13383	7625	810	4713	136	136	1690	714
NATIONAL HOME LIFE ASSURANCE CO.	MO	1539497	1480861	58638	14622	7436748	4809	85771	1337	975
NATIONAL INVESTORS LIFE INS. CO.	AR	722895	1004397	281502-	1593	530735	0	2882	0	0
NATIONAL LIFE & ACCIDENT INS. CO.	TN	3665724	3052313	613411	190871	19169676	78723	372352	1368	594
NATIONAL LIFE INSURANCE COMPANY	VT	2911279	2736301	174948	9510-	17294004	11946	74979	96	31
NATIONAL MOTOR CLUB LIFE & ACCIDENT IN	TX	7868	2238	5630	860	2105	0	0	0	0
NATIONAL OLD LINE INSURANCE COMPANY	AR	313733	240035	73728	17175	4507679	33762	273096	356	205
NATIONAL PENSION LIFE INSURANCE COMPAN	VT	31834	24865	6969	3160-	736	0	0	0	0
NATIONAL RESERVE LIFE INSURANCE CO.	SD	175186	135876	39311	5894	1760873	11393	67620	7	0
NATIONAL STATES INSURANCE COMPANY	MO	26944	18880	8063	958	3951	0	2	8	3
NATIONAL TRAVELERS LIFE COMPANY	IA	175328	156791	18537	2797	1807770	7163	39336	527	273
NATIONAL WESTERN LIFE INSURANCE CO.	CO	435198	402350	32848	11435-	2965018	1753	41041	0	0
NATIONWIDE LIFE INSURANCE COMPANY	OH	4434642	4233477	201165	36689	16346695	240	7977	1409	927
NATIONWIDE VARIABLE LIFE INSURANCE CO.	OH	7819	116	7703	344	0	0	0	0	0
NEW AMERICAN LIFE INSURANCE COMPANY	MO	19656	14328	5328	515	345249	2534	8620	0	0
NEW CENTURY LIFE INSURANCE COMPANY	CA	7907	1937	5970	205-	109264	0	0	0	0
NEW ENGLAND GENERAL LIFE INSURANCE CO	DE	89554	78528	11026	2360	0	0	0	79	0
NEW ENGLAND MUTUAL LIFE INS. CO.	MA	9384789	8939800	444989	22233	45979229	145329	567981	585	337
NEW ENGLAND VARIABLE LIFE INSURANCE CO	DE	9474	1359	8115	82-	9967	4295	4350	0	0
NEW JERSEY LIFE INSURANCE COMPANY	NJ	153166	146660	6506	5852	1254790	1133	6852	0	0
NEW YORK LIFE & HEALTH INSURANCE CO.	DE	10907	102	10805	459	0	0	0	0	0

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NEW YORK LIFE INSURANCE & ANNUITY CORP	DE	2547885	2484036	63850	92661-	16377182	157588	84124	0	0
NEW YORK LIFE INSURANCE COMPANY	NY	25599526	24043445	1536081	209256	179184986	331243	2243060	6656	5337
NN INVESTORS LIFE INSURANCE CO., INC	IA	244421	206544	37877	9223	1881263	5136	9873	2617	1490
NORTH AMERICAN CO FOR LIFE & HEALTH IN	IL	576285	470535	105751	24556	22435651	64332	314872	121	111-
NORTH AMERICAN LIFE AND CASUALTY CO.	MN	640221	593941	46280	9683	17132987	7350	46083	1094	634
NORTH AMERICAN REASSURANCE COMPANY	NY	479423	435927	43496	1871	75852285	0	0	0	0
NORTH CENTRAL LIFE INSURANCE COMPANY	MN	104331	95228	9103	1555	3161990	17735	30293	537	378
NORTHBROOK LIFE INSURANCE COMPANY	IL	119229	83890	35339	1841	2452346	54014	63321	2471	1919
NORTHERN LIFE INSURANCE COMPANY	WA	661896	608930	52967	9679	4362762	1118	40959	0	0
NORTHWESTERN MUTUAL LIFE INS. CO.	WI	15895696	15106572	789124	60860	107560663	314427	1693641	1319	115
NORTHWESTERN NATIONAL LIFE INS. CO.	MN	3060576	2831710	228866	22959	43727312	110921	459946	3275	2657
NORTHWESTERN RETIREMENT INS & ANNUITY	WI	116137	99565	16573	5675	1358244	0	0	0	0
NRG AMERICA LIFE REASSURANCE CORPORATI	DE	154459	143485	10974	126	24035997	0	0	0	0
NWNL LIFE ASSURANCE COMPANY	MN	3594	200	3394	239	0	0	0	0	0
OCCIDENTAL LIFE INS. CO. OF N. C.	NC	193257	169229	24027	7487	3233987	-6901	11495	0	0
OHIO LIFE INSURANCE COMPANY	OH	87583	72466	15117	841	2491378	5843	13855	0	0
OHIO NATIONAL LIFE ASSURANCE CORP.	OH	63079	49456	13624	4070-	3538508	8983	14397	2	0
OHIO NATIONAL LIFE INSURANCE COMPANY	OH	996358	928904	67454	8337	7151127	18032	35650	126	13
OHIO STATE LIFE INSURANCE COMPANY	OH	458327	390245	68082	16235	4689662	13739	23365	550	324
OLD AMERICAN INSURANCE COMPANY	MO	132591	100171	32420	4964	521256	8691	47024	481	137
OLD LINE LIFE INS. CO. OF AMERICA	WI	394838	307848	86989	6080	21850657	67075	195602	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	IL	212993	183787	29206	2757	9009693	26801	22352	435	86
OLD UNITED LIFE INSURANCE COMPANY	AZ	7994	4776	3218	428	160526	20130	26409	436	95
OLE EQUITY MUTUAL LIFE INS. CO.	IL	18007	13785	4222	23	464190	248	122	0	0
OMAHA FINANCIAL LIFE INSURANCE CO.	MN	37609	27313	10296	458	2834111	14001	22458	182	107
OMNI LIFE INSURANCE COMPANY	DE	2485	35	2450	213	0	0	0	0	0
ORANGE STATE LIFE & HEALTH INSURANCE C	FL	16388	10272	6116	1412	750	0	0	3	4
ORION LIFE INSURANCE COMPANY	DE	1179	8	1171	104	0	0	0	0	0
OXFORD LIFE INSURANCE COMPANY	AZ	196454	117534	78921	6472	418549	0	2365	71	70
OZARK NATIONAL LIFE INSURANCE CO.	MO	99360	89345	10015	2790	1976227	81654	399832	286	123
PACIFIC FIDELITY LIFE INSURANCE CO.	CA	340772	325294	15479	209	988945	40	13403	47	23
PACIFIC MUTUAL LIFE INSURANCE COMPANY	CA	3700246	3481342	218904	24862	23028403	21433	119185	2164	981
PAN-AMERICAN ASSURANCE COMPANY	LA	26846	20640	6207	3317-	1133502	1009	1059	0	0
PAN-AMERICAN LIFE INSURANCE COMPANY	LA	901831	818208	83623	12767	7202914	15	19816	13	8
PAUL REVERE LIFE INSURANCE COMPANY	MA	1090134	985102	105032	20478	6201672	40	16786	1056	2208
PAUL REVERE PROTECTIVE LIFE INS CO.	DE	97273	84492	12780	1478	976828	2315	11179	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	556199	532640	23559	8516	244148	351	548	0	0

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
PENINSULAR LIFE INSURANCE COMPANY	FL	204266	188905	15361	458	2839553	0	88	0	0
PENN DIVERSIFIED INSURANCE & ANNUITY C	MO	186118	172874	13245	1403-	7523	0	2100	0	0
PENN INSURANCE AND ANNUITY COMPANY	DE	231273	224713	6560	29329-	8142504	91891	233213	0	0
PENN MUTUAL LIFE INSURANCE COMPANY	PA	3872141	3719968	152173	9712	22230474	14350	274153	71	18
PENNSYLVANIA LIFE INSURANCE COMPANY	PA	355740	303001	52739	8178	5129095	5678	58401	2192	937
PENNSYLVANIA NATIONAL LIFE INS. CO.	PA	68554	64740	3814	309	657995	4888	9601	2	0
PENSION LIFE INS. CO. OF AMERICA	NJ	13603	8178	5425	362	730000	912	2792	10	6
PEOPLES ACCIDENT INSURANCE COMPANY	NE	1511	1243	269	66-	41590	1606	9157	29	21
PHARMACISTS LIFE INSURANCE COMPANY	IA	2426	236	21189	178	40401	3358	9318	0	0
PHF LIFE INSURANCE COMPANY	MI	126022	113885	12137	1698	2900824	2	149	0	0
PHILADELPHIA AMERICAN LIFE INSURANCE C	PA	187933	165638	22295	324	5446109	902	23459	179	100
PHILADELPHIA LIFE INSURANCE COMPANY	PA	950036	810430	139607	4386-	15115343	7218	62351	1	0
PHOENIX AMERICAN LIFE INSURANCE CO.	DE	53767	48049	5718	70-	261357	0	0	0	0
PHOENIX MUTUAL LIFE INSURANCE CO.	CT	4008432	3752100	256332	21469	55393928	38226	120381	375	228
PHYSICIANS LIFE INSURANCE COMPANY	NE	54120	42215	11905	3418	478601	3112	10504	0	0
PIEDMONT AMERICAN LIFE INSURANCE COMPA	DE	5073	2966	1007	198	20226	0	0	0	0
PIERCE NATIONAL LIFE INSURANCE CO.	CA	141717	132307	9411	4242	556782	2157	15403	0	0
PILOT LIFE INSURANCE COMPANY	NC	1145981	986773	159208	56473	27253659	4038	120219	971	1055
PIONEER AMERICAN INSURANCE COMPANY	TX	5928	2832	3096	667	1458473	1419	9775	0	0
PIONEER LIFE INS. CO. OF ILLINOIS	IL	70346	58746	11600	4843	1451942	1951	10352	957	575
PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	125715	118161	7554	663	1203841	461	3042	1	0
PIONEER SECURITY LIFE INSURANCE COMPAN	TX	10594	6860	3734	268-	2	0	0	0	0
PRAIRIE STATES LIFE INSURANCE COMPANY	SD	70260	61060	9201	1333	298969	290	13937	1	0
PREFERRED FINANCIAL LIFE INSURANCE CO	IL	40306	32839	7467	2838	83248	0	0	0	0
PREFERRED RISK LIFE INSURANCE CO.	CO	88148	55933	32215	5111	1358192	5083	12585	41	33
PRESBYTERIAN MINISTERS FUND	PA	314305	289217	25088	2448-	1754432	1092	17227	0	0
PROFESSIONAL INVESTORS LIFE INS. CO.	OK	24407	15292	9116	775	120305	2914	4380	1506	492
PROTECTIVE LIFE INSURANCE COMPANY	AL	449703	395401	54302	8724	10266664	17155	95839	39	44
PROVIDENCE LIFE INSURANCE COMPANY	RI	140808	126186	14622	121	1410396	0	1	0	0
PROVIDENT ALLIANCE LIFE INSURANCE CO	CA	213344	129345	83999	18450	3451538	8079	13105	113	26
PROVIDENT LIFE & ACCIDENT INS. CO.	TN	2336109	1997545	338563	57842	47306827	38594	184089	1376	615
PROVIDENT LIFE INSURANCE COMPANY	MD	143742	127872	15870	7674	1217244	1849	6277	0	0
PROVIDENT MUTUAL LIFE INS. CO. OF PHIL	PA	2265958	2108110	157849	8486	14971974	20150	72550	185	84
PROVIDENT NATIONAL ASSURANCE COMPANY	TN	1656545	1556051	100495	3590	0	0	0	0	0
PROVIDENTMUTUAL VARIABLE LIFE INS. CO.	PA	7392	616	6777	858-	35969	75	75	0	0
PROVIDERS FIDELITY LIFE INSURANCE CO.	PA	46140	25782	20358	2006	280988	0	0	0	0
PRUCO LIFE INSURANCE COMPANY	NJ	266409	248356	18053	6808-	3363630	41045	37281	0	0
PRUDENTIAL INSURANCE CO. OF AMERICA	NJ	78924395	76564266	2360129	219290	532990221	538673	3825364	16557	11558

ACCIDENT AND HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1984, there were 764 insurance organizations licensed to transact the business of accident and health insurance in Kansas. This figure represents 19 foreign fraternal societies, 8 Kansas and 237 foreign fire and casualty companies, 1 reciprocal inter-insurance exchange, 16 Kansas and 471 foreign life insurance companies, 4 non-profit medical and hospital service corporations and 8 health maintenance organizations.

Such insurance organizations write one or more of the following classes of insurance: basic hospital expense coverage, basic medical-surgical coverage, hospital confinement indemnity coverage, major medical expense coverage, disability income protection coverage, accident only coverage, credit accident and health coverage, specified disease coverage, dental expense coverage, vision care benefits and specified accident coverage. Pursuant to Kansas insurance laws and regulations, such organizations submitted to this Division for our review a total of 18,125 forms and rates in 1984. The figures below show a breakdown of the work load of this Division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1984. The number of forms received in 1984 represents a 63% increase over the number received in 1983.

	1984
Total number of policy forms, applications inserts and riders received	15,990
Forms Disapproved	6,721 *
Forms Withdrawn	679
Forms Approved	12,924 *
Forms Reviewed	18,991

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next year's approved/disapproved statistics.

TABLE 1
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
PURITAN LIFE INSURANCE COMPANY	RI	534881	452751	82130	101237-	14958161	388	7728	1	0
QUAKER LIFE INSURANCE COMPANY	OK	8144	6393	1751	926	407328	6716	19814	0	0
RELIABLE LIFE INSURANCE COMPANY	MO	261700	220048	41653	12437	1244832	5671	20039	17	4
RELIANCE STANDARD LIFE INSURANCE CO.	IL	612956	555502	57454	702	7621731	1471	27877	166	80
REPUBLIC NATIONAL LIFE GROUP INS CO	TX	178928	126262	52666	14193	7825945	15363	281860	2934	2302
REPUBLIC NATIONAL LIFE INSURANCE CO.	TX	500606	469879	30727	6433	5335783	14434	82415	408	223
REPUBLIC-VANGUARD LIFE INS. CO.	TX	44408	27734	16674	851	1733710	374	9685	0	0
RESERVE LIFE INSURANCE COMPANY	TX	393354	273789	119565	1357	1513345	75	8984	2321	1131
RESERVE NATIONAL INSURANCE CO.	OK	27483	21070	6412	3338	136433	1162	1162	861	60
ROOSEVELT NATIONAL LIFE INS. CO. OF AM	IL	30939	27058	3881	223	592214	843	11609	0	0
ROYAL LIFE INSURANCE CO. OF AMERICA	CT	38126	25639	12488	2563-	1205652	501	9035	0	0
RUSHMORE MUTUAL LIFE INSURANCE CO.	SD	51589	44952	6637	601	440347	180	4725	1	0
SAFECO LIFE INSURANCE COMPANY	WA	1048600	980020	68579	25387	14328820	35062	105052	799	491
SAFECO NATIONAL LIFE INSURANCE COMPANY	WA	8465	1616	6848	998	272870	190	3464	0	0
SAVERS LIFE INSURANCE CO. OF AMERICA	MO	15203	4540	10663	857	163242	7531	5165	276	132
SCOR RE LIFE INSURANCE COMPANY	TX	11292	4723	6569	847-	1338082	0	0	0	0
SECURITY ASSURANCE COMPANY	AZ	22827	13882	8945	692	1041508	17109	7701	20	14
SECURITY GENERAL LIFE INSURANCE CO.	OK	27838	25920	1918	139-	50011	40	714	1136	672
SECURITY LIFE INS. CO. OF AMERICA	MN	34225	27102	7123	805	980467	62	785	141	45
SECURITY LIFE OF DENVER INSURANCE CO.	CO	405401	295213	110187	10928	18649201	10552	151566	18	5
SECURITY MUTUAL LIFE INS CO OF NEW YOR	NY	471846	451423	20423	1793	8337546	365	7392	0	0
SECURITY MUTUAL LIFE INSURANCE CO.	NE	186970	169912	17059	667	3094513	36233	146732	744	840
SECURITY NATIONAL LIFE INSURANCE CO.	UT	21152	18056	3095	88	174444	1[illegible]	655	0	0
SECURITY NEBRASKA LIFE INSURANCE CO.	NE	3930	96	3833	120	0	0	0	0	0
SECURITY OF AMERICA LIFE INSURANCE CO	PA	90471	71005	19465	3063	2841014	0	0	0	0
SECURITY-CONNECTICUT LIFE INSURANCE CO	CT	420235	353255	66980	19440	40445253	52224	199939	14	4
SENTRY INVESTORS LIFE INSURANCE CO.	MA	18503	9484	9019	1007	224844	0	0	0	0
SENTRY LIFE INSURANCE COMPANY	WI	825278	757152	68126	24285	7201640	2253	45343	3735	2602
SHELTER LIFE INSURANCE COMPANY	MO	157207	130251	27956	6202	2781601	49665	191702	4740	2872
SMA LIFE ASSURANCE COMPANY	DE	476310	421748	54562	7142-	8240302	7384	10482	6	0
SOONER LIFE INSURANCE COMPANY	OK	37214	29069	8145	97-	1245683	41224	120695	6	3
SOUTHERN LIFE INSURANCE COMPANY	NC	193194	172265	20929	2672	2099630	0	253	1	0
SOUTHLAND LIFE INSURANCE COMPANY	TX	915094	801738	113356	40398	9463273	3590	16578	7	2
SOUTHWESTERN GENERAL LIFE INSURANCE CO	TX	107686	81377	26309	5244	675130	3110	7621	0	0
SOUTHWESTERN LIFE INSURANCE COMPANY	TX	4648220	4520208	128012	17161	68257746	12451	60928	29	22
SOVEREIGN LIFE INS. CO. OF CALIF.	CA	56225	38415	17810	2245-	9936814	11574	58865	0	0
SPRINGFIELD LIFE INS. CO., INC.	VT	150685	131207	19479	5060	555843	0	12074	315	116

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ST. PAUL LIFE INSURANCE COMPANY	MN	200057	162940	37117	10622	5213851	21291	79634	1241	649
STANDARD LIFE & ACCIDENT INS. CO.	OK	164181	141041	23140	2520	847804	1524	12573	1151	518
STANDARD OF AMERICA LIFE INSURANCE CO.	IL	86857	63077	23779	5313	3455735	4721	111687	88	21
STANDARD SECURITY LIFE INS. CO. OF N.Y	NY	152378	136184	16195	161-	5083241	330	1687	0	0
STATE BOND & MORTGAGE LIFE INS. CO.	MN	98204	92789	5415	1095	91693	0	412	0	0
STATE FARM ANNUITY & LIFE INSURANCE CO	IL	4089	37	4052	165	0	0	0	0	0
STATE FARM LIFE INSURANCE COMPANY	IL	5668911	4826917	841995	82652	82859829	425849	1639892	0	0
STATE LIFE INSURANCE COMPANY	IN	155824	141410	14414	1173	1064128	6585	7563	5	1
STATE MUTUAL LIFE ASSUR. CO. OF AMERIC	MA	3069484	2883809	185675	40169	25471356	12478	93669	1475	1092
STATES GENERAL LIFE INSURANCE COMPANY	TX	12788	8886	3901	376	51503	12	17	2	0
STATESMAN NATIONAL LIFE INSURANCE CO	TX	11691	8767	2924	332	28794	1	142	4	2
STERLING INVESTORS LIFE INSURANCE CO.	FL	6530	3876	2654	248	63522	0	0	0	0
SUMMIT NATIONAL LIFE INSURANCE COMPANY	OH	186493	156120	30373	35784	15346032	174021	296752	0	0
SUN LIFE ASSUR. CO. OF CANADA U.S.	DE	1304543	1217360	87183	26811-	1820361	50	50	0	0
SUN LIFE ASSURANCE CO. OF CANADA,TORON	CN	1752560	1711846	40714	36907	22252200	265	45340	96	66
SUN LIFE INSURANCE COMPANY OF AMERICA	MD	643163	582943	60220	12984	4223036	668	5466	0	0
SURETY LIFE INSURANCE COMPANY	UT	122698	98844	23854	2520	3403777	105	8391	0	0
TEXAS LIFE INSURANCE COMPANY	TX	129869	115822	14047	2875	2394575	6864	10479	0	0
TIME INSURANCE COMPANY	WI	377163	275446	101717	27758	7663028	68766	234018	8190	4187
TRANS PACIFIC LIFE INSURANCE CO	CA	15676	7371	8305	1293	88899	0	0	0	1-
TRANS WORLD ASSURANCE COMPANY	CA	69950	60418	9532	2283	1703897	546	2651	0	0
TRANSAMERICA ASSURANCE COMPANY	CA	204193	176852	27341	12437-	8925472	62952	117244	0	0
TRANSAMERICA LIFE INS. & ANNUITY CO.	CA	2380883	2314521	66363	4424-	689793	0	2528	0	0
TRANSAMERICA OCCIDENTAL LIFE INS. CO.	CA	2837348	2544000	293348	67502	125667744	167256	532301	1449	1097
TRANSPORT LIFE INSURANCE COMPANY	TX	186527	150939	35588	16106	4438188	3996	8096	301	195
TRAVELERS INSURANCE CO. OF ILLINOIS	IL	270070	229170	40900	13318	6413696	74817	113010	11	30
TRAVELERS INSURANCE COMPANY	CT	23301833	22509577	792257	136088	137206481	73411	934416	13329	3560
UCL LIFE ASSURANCE CORPORATION	OH	6672	1155	5517	362	0	0	0	0	0
UNION BANKERS INSURANCE COMPANY	TX	152597	121330	31266	7093	1100894	203	6852	250	156
UNION BENEFIT LIFE INSURANCE COMPANY	PA	4891	1590	3302	223	53100	0	0	0	0
UNION CASUALTY COMPANY	NE	6852	5019	1833	182	10342	161	1538	1052	591
UNION CENTRAL LIFE INSURANCE CO.	OH	1769535	1674500	95035	5602	12024091	128863	375179	2672	1900
UNION FIDELITY LIFE INSURANCE COMPANY	PA	164048	125930	38118	16185	761171	2	646	368	202
UNION LABOR LIFE INSURANCE COMPANY	MD	1253804	1227910	25894	265	5767329	2212	10727	788	590
UNION LIFE INSURANCE COMPANY	AR	120562	94734	25828	5475	7033951	9234	49753	1	0
UNION MUTUAL LIFE INSURANCE COMPANY	ME	3144810	2878560	266250	18328	4418822	265	11860	180	184
UNION SECURITY LIFE INSURANCE CO.	DE	71516	51735	19780	21	3153254	75623	104501	1367	337
UNIONMUTUAL PENSION & INSURANCE CORP	ME	607072	597286	9786	392	0	0	0	0	0

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UNIONMUTUAL STOCK LIFE INS CO OF AMERI	ME	949228	842763	106464	46687	16847929	23342	112701	4061	2595
UNITED AMERICAN INSURANCE COMPANY	DE	293136	233136	3000	16491	527885	831	3874	2696	853
UNITED COMPANIES LIFE INSURANCE CO.	LA	551900	524488	27411	3286	2010349	901	3691	1	0
UNITED EQUITABLE LIFE INSURANCE CO.	IL	46485	36615	9870	585	303766	5	113	443	116
UNITED FIDELITY LIFE INSURANCE CO.	CO	231163	195595	35568	13264	5092319	7869	20651	69	32
UNITED INSURANCE COMPANY OF AMERICA	IL	1654618	1053275	600743	57992	10910350	5440	19563	99	43
UNITED INVESTORS LIFE INSURANCE COMPAN	MO	183836	82087	101750	10015	12486253	159277	822359	0	0
UNITED LIFE & ACCIDENT INSURANCE CO.	NH	341606	319585	22021	6539-	9809253	15221	29857	20	0
UNITED LIFE INSURANCE COMPANY	IA	41919	35912	6007	529	1294129	20249	38213	4	25
UNITED OF OMAHA LIFE INSURANCE CO.	NE	2530732	2335914	194817	17604	39120223	53745	283697	9345	7549
UNITED PACIFIC LIFE INSURANCE COMPANY	WA	754124	724119	30005	5038	4468149	4178	12474	43	0
UNITED PRESIDENTIAL LIFE INS. CO.	IN	141622	125336	16286	2747	3327227	8776	16200	0	0
UNITED SERVICES GENERAL LIFE CO.	OK	17789	14577	3212	525	1130707	4558	10765	0	0
UNITED SERVICES LIFE INSURANCE CO.	VA	429172	370849	58323	8008	3394714	8458	44606	0	0
UNITED WORLD LIFE INSURANCE CO.	IL	77771	66988	10783	1586	1107516	2093-	10076	0	0
UNIVERSAL GUARANTY LIFE INSURANCE CO.	OH	67681	62633	5049	98	825499	0	411	0	0
UNIVERSAL LIFE INSURANCE COMPANY	TN	65536	56185	9351	120-	636443	2086	1944	45	0
UNIVERSAL UNDERWRITERS INSURANCE COMPA	MO	50514	35181	15333	1237-	1636987	9921	29334	52	15
UNIVERSITY LIFE INS. CO. OF AMERICA	IN	268677	513494	244817-	1966	21107	535	0	0	0
URBAINE LIFE REINSURANCE COMPANY	NY	19758	10021	9738	1057-	1367859	0	0	0	0
US LIFE CREDIT LIFE INSURANCE CO.	IL	70371	48535	21836	1183	3552742	18664	27313	118	82
US LIFE INS CO IN THE CITY OF NEW YORK	NY	680567	614132	66434	13241	11814419	24290	28067	829	1032
USAA ANNUITY AND LIFE INSURANCE CO.	TX	264803	251438	13365	379	0	0	0	0	0
USAA LIFE INSURANCE COMPANY	TX	352333	294318	58015	9175	12182525	24187	114697	0	0
UTICA NATIONAL LIFE INSURANCE CO.	NY	20546	15544	5002	204-	428731	0	0	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	PA	158045	128592	29453	3682-	4782476	12587	44011	41	16
VARIABLE ANNUITY LIFE INSURANCE CO.	TX	4351130	4258203	92928	5347	3973	0	0	0	0
VERMONT LIFE INSURANCE COMPANY	VT	34728	27759	6969	3656-	736	0	0	0	0
VETERANS LIFE INSURANCE COMPANY	IL	43021	28072	14948	3159	5753110	60227	42719	35	3
VISTA LIFE INSURANCE COMPANY	MI	18095	10101	7995	221	403054	9911	27133	391	104
VOLUNTEER STATE LIFE INSURANCE CO.	TN	266947	229009	37938	7011	4006308	8965	33804	1	0
VULCAN LIFE INSURANCE COMPANY	AL	80898	76408	4490	1848-	2395983	6295	60885	142	43
WABASH LIFE INSURANCE COMPANY	IN	216352	204595	11757	768	3218314	497	11590	1940	1023
WASHINGTON NATIONAL INSURANCE CO.	IL	1427501	1312145	115356	34467	17774604	39690	94469	2134	1133
WASHINGTON SQUARE LIFE INSURANCE COMPA	PA	67326	60105	7222	1921	365605	0	0	0	0
WEST STATES INSURANCE COMPANY	CA	5701	3978	1723	29	86532	491	1245	1	1
WESTERN & SOUTHERN LIFE INS. CO.	OH	3389995	2889073	500921	47927	21830758	25055	114158	146	165

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1984

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
WESTERN LIFE INSURANCE COMPANY	MN	389556	326854	62702	11732	5203155	2448	56828	263	135
WESTERN NATIONAL LIFE INSURANCE CO.	TX	854099	810440	43659	8933-	1788397	5484	30653	0	0
WESTERN RESERVE LIFE ASSUR CO OF OHIO	OH	120618	104026	16591	5619	3423247	15733	34399	0	0
WESTERN SECURITY LIFE INSURANCE COMPAN	AZ	47917	41019	6899	1494	1948130	0	0	0	0
WESTERN STATES LIFE INSURANCE CO.	ND	157112	140029	17083	2106	5191925	60695	42258	28	23
WESTERN SURETY LIFE INSURANCE COMPANY	SD	5730	2253	3477	170-	230775	145	1218	0	0
WESTERN UNIVERSAL LIFE INSURANCE CO.	CA	1534	12	1522	108-	0	0	0	0	0
WESTERN-SOUTHERN LIFE ASSURANCE COMPAN	OH	201880	177266	24614	4609-	9026076	32013	48639	0	0
WESTFIELD LIFE INSURANCE COMPANY	OH	73988	55826	18162	2405	1921320	0	795	0	0
WESTLAND LIFE INSURANCE COMPANY	CA	20724	13903	6821	2601	105525	0	231	0	0
WISCONSIN NATIONAL LIFE INSURANCE CO.	WI	155017	122261	32756	3878	2297497	0	373	3	0
WM. PENN LIFE ASSURANCE CO. OF AMERICA	IN	7578	271	7307	66	4030	0	0	0	0
WOODMEN ACCIDENT & LIFE COMPANY	NE	305127	275601	29526	3206	1837346	24275	126232	3167	2407
WORLD INSURANCE COMPANY	NE	97312	89685	7627	1850-	729759	256	4869	397	296
WORLD SERVICE LIFE INS. CO. OF COLORAD	CO	165438	158998	6439	3731-	2426242	1798	5043	49	17
WORLD SERVICE LIFE INSURANCE CO.	CO	191627	212753	21127-	22544	1453455	0	38056	50	40
ZALE LIFE INSURANCE COMPANY	AZ	29050	19150	9900	4482	342163	0	49	0	0
ZURICH AMERICAN LIFE INSURANCE CO.	IL	27566	17151	10416	231-	747521	0	1388	0	0
SUB-TOTAL		668356299	626504650	41572421	5463908	6038598603	12215437	53051696	377368	242456
GRAND TOTAL		669992066	627993706	41719132	5476554	6062033718	13270670	59895335	389195	249803

TABLE 2
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1984

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC.RES. AND/OR UNASSIGNED FUNDS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
SOCIETIES OF OTHER STATES										
AID ASSOCIATION FOR LUTHERANS	WI	3468087	3216051	252036	44633	26421962	197865	597623	1602	1012
AMERICAN FRATERNAL UNION	MN	12174	11317	858	140	42242	30	356	2	1
AMERICAN SLOVENIAN CATHOLIC UNION	IL	25701	21253	4448	98	45526	5	777	4	4
ASSURED LIFE ASSOCIATION	CO	34326	27294	7032	506-	254977	16	140	0	0
BAPTIST LIFE ASSOCIATION	NY	12942	12251	691	11-	96738	60	1148	1	1
CATHOLIC ORDER OF FORESTERS	IL	200585	161622	38963	3038	691865	1636	4607	0	0
CATHOLIC WORKMAN	MN	12369	7603	4766	494	25841	85	887	0	0
CROATIAN CATHOLIC UNION OF U.S.A.	IN	5539	3946	1593	182	10978	31	605	1	0
CROATIAN FRATERNAL UNION OF AMERICA	PA	62165	54504	7661	142	338920	95	2121	6	5
CSA FRATERNAL LIFE	IL	45737	38734	7002	341	120407	0	59	0	0
ELECTRICAL WORKERS' BENEFIT ASSOC.	DC	210371	155475	54896	10210	673690	90	2908	0	0
INDEPENDENT ORDER OF FORESTERS	CN	1520566	1278053	242514	48020	12980447	44839	102086	21	10
KNIGHTS OF COLUMBUS	CT	1475025	1277012	198014	13305	9341209	55080	241243	314	139
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	42454	34783	7671	708-	138434	25	1057	0	0
LUTHERAN BROTHERHOOD	MN	2853120	2634942	218177	20883	14175926	23371	142731	231	99
MENNONITE MUTUAL AID ASSOCIATION	IN	42236	33463	8773	2058	60186	1630	5879	5355	3860
MODERN WOODMEN OF AMERICA	IL	759111	674129	84982	2942	5570127	40261	145238	25	12
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	60179	45392	14787	1095	129877	0	42	0	0
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	9037	7772	1265	148	24248	70	751	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	12482	10707	1775	157	26033	0	14	0	0
NORTH AMERICAN BENEFIT ASSOCIATION	MI	100080	75214	24866	2266	275846	0	799	0	0
ORDER OF UNITED COMM. TRAV. OF AM.	OH	23712	7268	16444	2862	1267	20	23	0	0
POLICE & FIREMEN'S INSURANCE ASSOC.	IN	25676	16135	9541	1873	86107	30	222	0	0
POLISH NAT'L ALL. OF THE US OF NA	IL	185258	163931	21327	2206	466328	87	708	0	0
POLISH ROMAN CATHOLIC UN. OF AM.	IL	62849	52111	10738	1217	112218	30	596	0	0
ROYAL NEIGHBORS OF AMERICA	IL	320367	225833	94534	10175	607868	2713	32335	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	IL	38483	32172	6311	499	81783	211	2169	9	8
TRAVELERS PROTECTIVE ASSN. OF AMERICA	MO	15032	2515	12516	529	0	0	0	7	2
UKRAINIAN NATIONAL ASSOC., INC.	NJ	52095	37012	15083	1639	97200	0	155	0	0
WESTERN CATHOLIC UNION	IL	11711	11031	680	277	60844	14	59	1	0
WESTERN FRATERNAL LIFE ASSOCIATION	IA	54992	46796	8196	187	225117	297	3536	0	0
WOODMEN OF THE WORLD LIFE INS. SOC.	NE	1172469	1046254	126216	20035	10123027	84	1784	0	1
GRAND TOTAL		12926930	11422574	1504356	190426	83307238	368674	1292659	7580	5155

TABLE 3
SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1984

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	LIFE PREMIUMS RECEIVED				LIFE CLAIMS AND BENEFITS PAID			
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL
DOMESTIC LIFE COMPANIES	54055	4340	8034	0	40783	1332	9028	0
FOREIGN LIFE COMPANIES	497753	21908	123869	1679	298452	8047	126305	5282
FRATERNALS	20231	0	0	0	9941	0	0	0
TOTAL	572039	26248	131902	1679	349175	9378	135332	5282

Review of Rate Filings

This Division also exercises some authority over rates for individual accident and health policies underwritten by commercial companies, rates charged by Blue Cross and Blue Shield and other non-profit service corporations, and rates charged by health maintenance organizations. In addition, rates for group accident and health policies are submitted for our information. An accounting of this Division's rate review activity during 1984 produced the following results, indicating an 18.6% decrease in the number of rate filings received in 1983:

	1984
Rate Filings Received	2,135
Rates Not Filed	1,109 *
Rates Withdrawn	43
Rates Filed	1,954 *
Rates Reviewed	3,040

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions are difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than actually requested are allowed; (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

* The rates filed and not filed will not reflect the number received as they include rates reviewed from the backlog of the past year. In like manner, a portion of the rates received as shown above were not acted upon, and will form the backlog reflected in next year's filed and not filed statistics.

Market Conduct Reviews

To provide a method by which this department can more closely monitor the activities of insurance companies transacting accident and health business in Kansas, the Accident and Health Division is involved in a market conduct review system. This system has allowed the establishment and maintenance of records of the activities of companies, agents, and products solicited in order to identify and correct problems with regard to policy-

holder understanding, misrepresentation, claim payments, etc. During 1984, the Accident and Health Division participated in market conduct reviews of Reserve Life Insurance Company, Alliance Life Insurance Company and Farm and Ranch Life Insurance Company. During 1984, this division participated in a National Association of Insurance Commissioners Zone Market Conduct Examination of Reserve Life Insurance Company. The reviews of Alliance Life Insurance Company and Farm and Ranch Life Insurance Company were conducted in association with these companies' tri-annual financial examinations.

Company Admissions

As in previous years, increased effort was applied to the processing of applications for amended Certificates of Authority to include accident and health insurance. As a result of these efforts, 20 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1984. This figure represents a 2.7% increase in the number of companies licensed during 1983.

Review of Company Advertising and Solicitation Practices

A total of approximately 475 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1984. Of the total, 255 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the companies. Companies are advised of possible violations of the Kansas statutes and administrative regulations.

Consumer Assistance

This Division continued to be successful in avoiding the nonrenewal of accident and health policies by insurers. Companies that issue policies that are renewable at the option of the company have the contractual right to decline renewal of these forms in accordance with policy provisions. Possible reasons for the nonrenewal of optionally renewable policies are adverse claims experience and the elimination of obsolete policy forms. Upon notification of the nonrenewal of such programs, this division negotiates with the company to arrive at an alternate solution, which is usually the renewal of policies with an appro-

priate increase in premium or the offering of a conversion to a similar form of coverage. Decisions of this nature enabled a large number of Kansans to continue their coverage without regard to past health history, age or other underwriting restrictions.

Another area of responsibility for this Division is responding to consumer complaints and inquiries. Our files indicate that in 1984, we received a total of 58 consumer rate and miscellaneous inquiries. It should be noted that this total number of inquiries does not include those handled by telephone. During 1984, we received approximately 700 telephone inquiries and walk in visits by consumers to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue Shield rate increases. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising, effect of new legislation and the legality of cancellations of coverage by companies.

Investigation and Penalty Assessments

During 1984, this division initiated a number of investigations, three of which resulted in the assessment of fines totaling $3,695.45. In addition to the above penalties, several agents' solicitation practices were investigated for violations of advertising rules and regulations. Several of these investigations resulted in the signing of cease and desist orders and one resulted in a $200 penalty assessment.

The Accident and Health Division continues to investigate areas which include: forms in use contrary to forms filed, use of rates not filed, advertising violations, and unfair agent solitita-tion practices.

Regulation of Administrators

This Division supervises the initial licensing and annual license continuations of third party administrators operating in this state pursuant to Article 38 of the Kansas Insurance Code. This statute requires administrators, as defined in the statute, who handle premiums or who adjust or settle claims for residents of Kansas in connection with life or accident and health insurance or annuities, to acquire a Certificate of Registration from the Commissioner of Insurance. An initial fee of $100 is required at

the time of application and a $50 fee is required for continuation of the certificate for successive annual periods. In addition, each administrator must maintain a current synopsis of agreements with insurers outlining the name of the insurance company, effective date of the agreement, the name and type of group insured and coverages provided and an indication of the service provided by the administrator. As of December 31, 1984, there were 148 third party administrators registered in Kansas, 17 of which were registered during 1984.

Regulation of Health Maintenance Organizations

This Division is responsible for the ongoing review of the operations of Health Maintenance Organizations. As of December 31, 1984, eight HMOs have been admitted to transact business in Kansas since the enactment of the Health Maintenance Organization Act in 1974. The Community Group Health Plan a/k/a Prime Health, Total Health Care, Kansas City Health Care and Health Plan of Mid-America, Inc., are all non-profit HMOs operating in the greater Kansas City area. Family Health Plan, also non-profit, operates in the greater Newton and McPherson, Kansas areas. HMO Kansas, Inc., is a non-profit HMO, also a subsidiary of Blue Cross and Blue Shield of Kansas, which was admitted in 1984 and, as of December 31, 1984, operates in Wichita, Topeka, Hutchinson, Winfield, Salina, Junction City, Manhattan, Larned, Great Bend and Lawrence. Also included is the McPherson, Marion and Harvey County areas. Health Care Plus, Inc., originally admitted as a non-profit HMO in 1981, was readmitted on January 1, 1984, restructured as a for-profit corporation. This organization was again restructured as of September 1, 1984 to become a subsidiary corporation of a for-profit holding company, Health Care Plus of America, Inc. This change was initiated to facilitate the ownership of other subsidiaries, some of which operate HMOs outside the state of Kansas. Health Care Plus, Inc., operates in Wichita, Great Bend, Hutchinson, Salina, Lawrence, Emporia and the greater Kansas City and Leavenworth, Kansas areas. Medplan, Inc., admitted in 1976, is licensed to operate in the greater Kansas City area as a for-profit HMO, however, they did not transact any business in 1984.

Pursuant to K.S.A. 40-3209 and K.S.A. 40-3210, all contract

forms and rates used by an HMO operating in Kansas must be submitted for approval by this Department. Contract forms are required to contain a complete description of the health care services and benefits afforded, a list of facilities providing medical services, all exclusions and coverage limitations, must describe enrollment, re-enrollment and disenrollment criteria and describe procedures to be followed in the event of member grievances. Rates submitted for approval must be adequately justified using benefit cost data, utilization projections, enrollment projections and reflect anticipated costs for the operation of the HMO in each community where they are authorized to transact business.

During 1984 this Division was involved in the review of several filings for service area expansions and additional regional components for Kansas HMOs, as well as the admission of two HMOs and the extensive review of an application which remains pending as of December 31, 1984. HMO Kansas, Inc., the Blue Cross and Blue Shield subsidiary, was admitted in February 1984 to operate in Wichita and Topeka. They subsequently submitted regional component applications to establish operations in Hutchinson (later expanded to include Larned and Great Bend), and Leavenworth. Later filings were reviewed by this Division and subsequently approved that allowed HMO Kansas to absorb into their membership the Kansas Health Care Network programs previously operated by Blue Cross and Blue Shield of Kansas in the Tri-County (Marion, Harvey and McPherson counties), Central Kansas (Salina and Junction City) and Cowley County (Winfield and Arkansas City) areas. The Central Kansas program was subsequently expanded to include Manhattan, Kansas and surrounding area. Health Care Plus, Inc., added a service area including Leavenworth, Wyandotte, Johnson and Miami counties (greater Kansas City area.)

The review of a filing to establish an expanded service area or an additional regional component requires the submission of a detailed plan of operation and sufficient information to determine that the HMO should be able to provide medical services in a given location. Evidence of contracts with physicians, hospitals, ambulance companies, skilled nursing facilities, home health agencies and out-patient facilities must be submitted as well as rate development studies and justification. An HMO must provide a detailed explanation of the operation of quality

control mechanisms and grievance procedures application to all service areas.

It was determined, after a review of these filings, that these HMOs would be able to continue to meet the requirements of Kansas statutes while expanding their operations to other communities.

The two HMOs admitted during 1984 were HMO Kansas, Inc., already mentioned, and Health Plan of Mid-America, Inc., operating in the greater Kansas City area. Humana Health Plan of Kansas resubmitted an application for admission which has been extensively reviewed but remains pending as of December 31, 1984.

Projects Involving Blue Cross and Blue Shield

The Accident & Health Division has devoted a considerable amount of time to the review of various Blue Cross and Blue Shield matters. Major projects undertaken in 1984 were as follows:

1. In the fall of 1984, Blue Cross and Blue Shield advised this Department that they would not be seeking rate increases, normally submitted for approval to be effective on January 1 of each year, for their Non-Group, Farm Bureau, Plan D and Plan 65 and Community Rated (groups of less than 25 subscribers) categories of business. We requested actuarial and financial projections and data substantiating that the rates should, in fact, remain the same. As a result of our review of this data, we requested that this organization consider reducing the rates for some categories inasmuch as it appeared that the current rates would produce excess reserves by the end of 1985. A filing submitted in response to this request effectively lowered rates for subscribers in the Non-Group, Farm Bureau and Community Rated categories by approximately $7.1 million. This filing was approved in January 1985 to be effective April 1, 1985.
   Inasmuch as there were no rate increases proposed by Blue Cross and Blue Shield, we did not find it necessary to conduct public rate conferences as had been held in past years.
2. Also in November of 1984, Blue Cross and Blue Shield of Kansas City advised this department that they would not be

seeking the traditional rate increases for their "Tie-In" programs: over age 65 Medicare Supplement and Under age 65 Disability Supplement. Rate increases are usually sought for these programs to offset the higher benefit levels required due to an increase in the deductible for hospital benefits under Medicare. As with the Kansas Blue Cross and Blue Shield, we have requested data that would substantiate the current rates as adequate and not excessive through 1985. As of December 31, 1984, this information had not been submitted.

3. One rate increase for Blue Cross and Blue Shield of Kansas City that was submitted, reviewed and approved effectively increased rates for the standard and low-option Direct Pay Conversion Comprehensive Major Medical Program. Rates were increased 15% for the low option program and approximately 23% for the standard option program. These changes effected 387 individual and 159 family contracts in Johnson and Wyandotte counties. In an effort to hold down the amount of increase needed, the standard option program's deductible was changed from $100 to $200. All standard program subscribers subject to this new deductible did have the option, through an open enrollment, to select the low option program at about the same cost as their previous standard option rate.
4. During 1984, this Division reviewed several proposals and support data from Blue Cross and Blue Shield of Kansas City wherein they proposed to rate their Medicare Supplement (Tie-In) program on an age and sex basis. Discussions were also held with representatives of the Kansas Blue Cross and Blue Shield organization who were proposing such rating for their Plan 65 program. Although filings were submitted and reviewed, no such changes were approved for implementation during 1984.
5. A filing submitted and reviewed for Blue Cross and Blue Shield of Kansas proposed a major change in the Farm Bureau Group Program after September 1, 1984. As a result of this change, all current Farm Bureau subscribers were given an opportunity to enroll in a new Farm Bureau program, the rates for which were based on the Non-Group program rates. All Farm Bureau subscribers electing to enroll in the new program were required to complete a

health statement and therefore be subject to coverage limitations and exclusions based on certain pre-existing conditions. The only exception to this requirement was if the current subscriber had joined the program after March 1, 1984, and had already submitted a health statement. In this case, any current ridered conditions would be carried over to the new program. Inasmuch as the old program would be discontinued after December 31, 1984, any subscriber who elected not to enroll in the new program would be rewritten into the $1,000 deductible Non-Group Conversion Program.

This filing was essentially an effort to salvage the Farm Bureau program inasmuch as many of the subscribers had left the program to enroll in the Blue Cross and Blue Shield Non-Group program, which had a lower rate. A major problem surfaced during the enrollment process and was brought to our attention by a large number of Farm Bureau subscribers. For those subscribers who enrolled in the new program, a large number discovered that they were not in a position to accept the ridered conditions imposed by Blue Cross and Blue Shield. They, in fact, would have been better off if they had been placed in the Non-Group Conversion category. This Department was successful in implementing a "free-look" procedure whereby those individuals, upon receiving their ridered contract, could then elect to return to the old program for ultimate conversion into the Non-Group Conversion Program.

6. Throughout 1984, this Division was involved in the review process of the majority of the previously approved Blue Cross and Blue Shield of Kansas forms. On May 1, 1984, Blue Cross and Blue Shield consolidated into one corporate entity. This consolidation necessitated the revision, and reapproval, of most of the forms on file for the separate corporations. These filings reflected the name change and consolidation as well as various other one-case group rate filings and changes in various rating formulas, etc.

Involvement in Other Projects

1. Each year, this Division has undertaken the examination and audit of the following annual statements:
   A. Blue Cross and Blue Shield of Kansas

B. Blue Cross and Blue Shield of Kansas City
C. Delta Dental Plan of Kansas
D. Family Health Plan
E. Health Care Plus, Inc.
F. Health Plan of Mid-America, Inc.
G. HMO Kansas, Inc.
H. Kansas City Health Care
I. Med Plan, Inc.
J. Prime Health
K. Total Health Care
L. Vision Service Plan of Kansas

2. To aid this Department in the continued monitoring of Medicare Supplement business written in this state, the Accident and Health Division initiated an investigation to determine if those insurance companies writing Medicare Supplement business in Kansas are in compliance with the minimum Loss Ratio requirements of 60% as required by K.A.R. 40-4-35.

   On March 13, 1984, we sent our first correspondence requesting policy experience for all Medicare Supplement policies issued in Kansas. Upon receipt of this information a thorough review of those "Experience Reporting Forms" were conducted, and those companies that were issuing forms with less than a 60% loss were contacted again. Subsequent correspondence with these companies requested ten (10) year Loss/Ratio projections for those forms showing less than 60% loss ratio.

   The information collected throughout will serve this Department as a reference when further rate increases are proposed by any of those companies included in this investigation.

3. The Accident and Health Division has worked closely with the legal staff of the Kansas Insurance Department in developing criteria for the evaluation of out-of-state trust vehicles used in the procurement of group or group type health insurance coverages. Due to the increase of usage of the trust vehicle, close scrutiny is placed on whether or not such trust was set up solely for the purpose of procuring insurance. When such is the case, a determination is made as to the manner in which such coverage could be lawfully solicited within Kansas.

Another area presently being monitored is the development of association groups which have been organized or are maintained for the purpose of purchasing insurance. The Kansas Insurance Code expressly prohibits association groups from operating when they are organized or are maintained for these purposes. To monitor this, we have been evaluating such criteria as the following: the review of the articles of incorporation, the review of the bylaws, the timing of organization vs. the beginning of insurance solicitations, the flow of funds between the officers of the association and the underwriting insurance companies. Our investigations into these matters are in the infancy stages at this point in time. However, as we begin to see the proliferation of out-of-state trusts and association groups, more and more time and effort will be placed in monitoring and controlling these areas.

4. Throughout 1984, this division, in addition to the normal daily activities, participated in a variety of "special projects" of which some are outlined below:
   A. Several members of this division were involved in developing a video taped presentation for use by the Kansas State University Extension Service to help educate Home Economist Groups concerning cost containment aspects of health insurance and the department's role in cost containment.
   B. The passage of 1984 House Bill 3064, required this division to contact all of the companies licensed to sell accident and health insurance in Kansas, as well as all of the accident and health companies that are not required to be licensed in this state. Extensive man-hours were spent notifying approximately 3,000 companies of the passage of this House Bill with additional time being spent reviewing their responses.
   C. This division received a questionnaire from Representative Claude Pepper who is Chairman of the Select Committee on Aging. The purpose of this questionnaire was the determination of the effectiveness of State Regulation of Medicare Supplement Business. Extensive man-hours were spent on developing the response to this questionnaire.

D. In 1984 the Accident and Health Division worked with the Kansas Livestock Association to secure continuous health insurance coverage for its members. After being cancelled by their health insurance carrier, the Association requested our assistance in locating an insurance carrier which would provide similar benefits while giving the members' credits for the time spent under the original policy as pertains to waiting periods and preexisting conditions. Our efforts were successful and the group was provided acceptable coverage by the Life Insurance Company of North America.

E. This Division was involved in the study group which determined the necessary changes and additions that needed to be made in the draft copy of the Agents' Study Manual as developed by the Merritt Company.

F. During 1984, the Accident and Health Division spent a considerable amount of time in assisting Preferred Provider Organizations in developing contracts so as to set up a health care management system where it acts as administrator/legal agent to manage, supervise and advise self-funded health care plans for employers. In order to promote preferred provider activity in Kansas, the Accident and Health Division has participated in the Department's development of a proposed law which would regulate and register preferred provider organizations.

5. This Division was also involved in the continuing process of reviewing and investigating the adequacy of current statutes and regulations in an attempt to propose more efficient and beneficial insurance legislation.

Selected Accident and Health Premium and Loss Information

In response to a number of inquiries, we are including financial information extracted from the 1984 Annual Statements of various hospital corporations, medical indemnity corporations, non-profit medical and hospital service corporations and health maintenance organizations. This information appears in table form on the following pages.

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 636 companies licensed to operate in Kansas. The following table is a comparison between the years 1983 and 1984 showing the number of filings received and handled by this division:

	1983	1984
Policy and Endorsement Forms Received	28,311	33,070
Policy and Endorsement Forms Reviewed	26,046	30,534
Policy and Endorsement Forms Approved	24,536	30,924
Policy and Endorsement Forms Disapproved	2,565	3,666
Rate Filings Received	7,484	7,801
Rate Filings Reviewed	7,035	7,367
Rate Filings Approved	6,330	6,555
Rate Filings Disapproved	1,349	1,757

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority. Each company's financial report is reviewed to determine whether it is in compliance with the minimum statutory requirements for capital, surplus and deposit required by Kansas statutes.

See tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries.

Additional tests are made regarding solvency including adequacy of reserves for all lines of business written by each company. (A summary of the Kansas business for Fire, Casualty and Mortgage Guaranty companies can be found in this report.)

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on all direct Kansas business written by licensed companies. During 1984 a total of $25,035,245.13 was collected in fees and premium taxes from Fire and Casualty companies. This represented a 6% increase over 1983. This includes the Fire Marshal

Tax and the Firefighters Relief Fund Tax collected on fire insurance premiums written in this state.

Excess Lines Insurance

This division collects the excess lines tax from authorized agents writing business in insurers not authorized to do business in this state. A total of $675,183.04 was collected from the 4% gross premium tax applicable to do business written through the listed, not authorized insurer.

Firefighters Relief Fund Tax

All premium taxes collected are deposited into the General Revenue Fund. In 1984, the Firefighters Relief Fund Tax was collected and deposited in a special fund. The revenue collected for this fund was distributed to 448 cities, counties, townships and fire districts qualified to participate in the distribution of the tax.

The State Firefighters Relief Fund is generated by a tax imposed on insurance companies writing fire insurance coverages within the state of Kansas. Each company must pay a 2% tax on all fire premiums written anywhere within the state.

The distribution of the Fund is made as follows:

a. The Commissioner of Insurance sets aside the administrative expenses that have been approved by the legislature for this department in administering the fund.
b. An amount equal to 3% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., for the education and study of fire prevention and fire extinguishment.
c. An amount equal to 5% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., to be used as a death benefit fund. The amount of this payment, however, cannot exceed the amount necessary to restore the balance of this Fund to $100,000.

Fire Marshal Tax

For the purpose of maintaining the department of the State Fire Marshal, K.S.A. 75-1508 requires each fire insurance company doing business in this state to pay to the Commissioner of Insurance on or before March 15, each year, such levy as may be

made by the State Fire Marshal. The levy shall not be more than 1.25% of a sum equal to the gross cash receipts as premiums of such company on all fire business transacted by it in the state of Kansas during the preceding year. The tax collected pursuant to this statute was remitted to the State Treasurer pursuant to K.S.A. 75-1514.

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1984 marked the fourteenth time in which this department collected the premium tax from companies organized under the laws of this state.

Privilege Tax on Kansas Companies

The year 1984 also marked the fourteenth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of the 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1978	3,028	1,713	11,219,210	8,205,480	73.1%	51,476	5.9%
1979	4,480	2,347	13,586,869	10,846,315	79.8%	51,347	8.7%
1980	4,675	1,582	15,367,980	15,013,893	97.7%	40,059	11.5%
1981	4,221	1,551	16,375,892	11,988,861	73.2%	40,831	10.3%
1982	3,301	1,414	13,868,425	9,641,177	69.5%	40,967	8.1%
1983	3,734	1,250	9,531,379	7,678,544	80.6%	40,860	9.1%
1984	4,501	1,641	8,384,634*	Unknown	-0-	45,308	9.9%

* Estimated as of December 31, 1984

Kansas Fair Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, and vandalism malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1980 through 1984.

Year	No. of Policies in Force (New & Renewal)	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1980	10,759	3,440	1,911,096	843	1,629,231	85.3%	147,959,997
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786
1982	10,357	4,305	1,819,000	1,785	2,444,000	134.4%	171,444,000
1983	11,691	3,751	1,797,000	761	1,381,000	76.9%	167,428,000
1984	11,307	4,093	1,849,000	798	1,268,000	68.6%	155,923,000

The Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Assigned	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1981	51,142	26,135	3.71%
1982	34,169	16,236	2.47%
1983	23,245	9,588	1.66%
1984	18,871*	7,579*	1.30%

* The figures contained herein are for the year ending June 30, 1984.

The number of private passenger pickups cannot be verified according to the Division of Vehicles; therefore, only registered autos are being used in the formula. This will have a tendency to overstate the percentage; however, the numbers used are more readily available.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its activity:

Year	Claim Cost	No. of Claims
1980	42,418.75	21
1981	49,924.81	15
1982	20,225.73	18
1983	20,007.16	27
1984	27,244.64	16

Self-Insurers (No-Fault Law)

A total of fourteen (14) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1984. To qualify for a Certificate of Self-Insurance, a comprehensive review of the financial condition of the individual or corporation is required. In addition, the applicant must submit other supporting information relative to claim handling procedures and must submit monthly report forms outlining claim activity. K.S.A. 40-3104(*d*) also requires that more than 25 vehicles be owned and registered in the State of Kansas. The self-insurers reported a

total of 33 claims incurred during 1984 and total claim payments of $151,248.60.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1984, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $8,324,010. As required by the Act, the Fund provides unlimited excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Western Casualty and Surety Company of Fort Scott, Kansas, issued approximately 293 policies during Fiscal year 1984. From Fiscal year 1977 through Fiscal year 1984, the Plan's operations resulted in an overall "loss" total of $3,166,243. In Fiscal year 1984, the Plan experienced an operating deficit of $2,181,185, which was transferred to the Plan from the HCSF.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $200,000/$600,000 professional liability losses. During 1984, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Statutory product liability statistics and closed claim reporting requirements, as set forth in K.S.A. 40-1130, continue to create special workload requirements in soliciting, reviewing, correcting and processing the required reporting forms from insurance companies. In 1984, approximately 1,012 closed claims reports were received along with the required product liability statistical reports from 226 companies. Additional policy year product

liability statistical reporting requirements of K.S.A. 1983 Supp. 40-1132 and 1983 Supp. 40-1133 became effective July 1, 1983. The initial and second year company reports were due on October 28, 1983, and March 15, 1984, respectively. The reported data was compiled and summarized for policy years 1977 through 1983. These new additional reporting requirements will continue to exist in future years, with an annual due date of March 15.

Professional Liability Insurance

In addition to the collection and compilation of product liability closed claims, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claims reveals approximately 500 claims were closed in calendar year 1984.

Automobile Clubs

A total of 21 Automobile Clubs were licensed by this division in 1984 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 16 Premium Finance companies were licensed by this division in 1984 pursuant to Chapter 26 of Article 40 of the Insurance Code.

Certificate of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 636 companies were licensed by this division to transact the business of insurance in Kansas, as of December 31, 1984. Many amendments to the Certificates of Authority were also processed in the division during the year.

Following are the corporate changes finalized in 1984:

Admissions	27
Cancellations	4
Name Changes	11
Mergers	1

(The above does not include Premium Finance Companies, Automobile Clubs or Rating Organizations.)

Admissions

The final administrative details of admitting a Fire and Casualty company are handled in this division. A total of 27 Fire and Casualty companies were admitted during 1984.

Rate Filings

The year 1984, was also an active year for the submission of rate filings involving rate increases and decreases. A total of 7,801 rate filings were received in the division during 1984. This represents an increase in number from 1983. The following is an analysis of the premium effect of all rate filings approved in the four major sections of this division during 1984:

Section	Premium Effect
Professional Liability	+$ 6,612,614
Automobile	+$30,438,548
Fire	—$ 1,368,630
Commercial Multi-Peril & Casualty	+$ 1,314,325
TOTAL	+$36,996,857

In addition to the rate filings mentioned above, this division also reviewed 32 filings relating to fire insurance grading of cities and towns in Kansas. The proposals were submitted by the Insurance Services Office which is the only rating organization grading cities and towns in Kansas for the purpose of establishing the base fire insurance rate. One city received no change in classification. Nineteen (19) cities received a lower (more favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changed from class 10 to class 9	4
Changed from class 10 to class 9/10A	1
Changed from class 10 to class 9B	1
Changed from class 10 to class 8	3
Changed from class 10 to class 3	1
Changed from class 9 to class 6	1
Changed from class 8 to class 7	4
Changed from class 7 to class 6	3
Changed from class 7 to class 5	1

In addition, thirty-three (33) suburban districts, farm districts, and contract districts received a classification change.

Complaints and Inquiries

Personnel of this division handled many consumer inquiries

and complaints either directly or upon referral from the Consumer Assistance Division. In 1984, the division handled numerous complaints directly from the consumer. Written inquiries handled by this division totaled 102 in 1984. In addition, numerous complaints and inquiries were handled direct by our personnel without creating written files.

Market Conduct Review

During 1984, this Division performed market conduct reviews involving seven (7) insurance companies. Reviews for seventeen (17) companies were completed and placed on file as public documents. Reviews for two (2) companies are either pending or are in process. In addition, a follow-up market conduct review was performed on twenty-three (23) insurance companies.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company depended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
   a. Reviewed to determine that the amount of refund was correct.
   b. Reviewed to determine that the refund was processed in a timely manner.
6. Cancellations and Nonrenewals
   a. Reviewed to determine that appropriate reasons for action taken was in compliance with the statutes.
   b. Reviewed to determine that reasons were given pursuant to statute.
   c. Reviewed to determine that the proper amount of time was given.
   d. Reviewed to determine that the proper forms were used.
7. Forms, Rules and Rates
   a. Reviewed to determine that said material was on file with our department.
   b. Reviewed to determine proper use.

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS
FOR YEAR-ENDING DECEMBER 31, 1984

(000) OMITTED
EXCEPT WHERE INDICATED

COMPANY NAME	NET EARNED SUBSCRIP-TIONS	TOTAL INCOME	COSTS OF HOSPITAL & MEDICAL BENEFITS	TOTAL DISBURSE-MENTS	ADMITTED ASSETS	LIABIL-ITIES	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	KANSAS NET EARNED SUBSCRIP-TIONS	KANSAS COSTS OF HOSPITAL & MEDICAL BENEFITS
Community Group Health Plan dba Prime Health	$ 36,325	$ 38,947	$33,132	$ 35,944	$14,319	$13,030	$ 1,229	$ 6,057	$ 5,525
Family Health Plan	1,786	1,811	1,341	1,671	521	377	144	1,786	1,811
Health Care Plus, Inc.	23,482	24,361	19,351	24,955	8,496	8,060	436	23,482	24,361
Health Plan of Mid-America	20	69	17	772	1,500	788	712		
HMO Kansas, Inc.	3,675	3,766	2,962	3,744	1,950	1,418	532	3,675	2,962
Kansas City Health Care	4,802	5,272	4,619	6,147	2,705	4,883	(2,178)	3,217	3,094
Medplan, Inc.	-0-	-0-	-0-	420*	467*	11,652*	(11,185)*	-0-	-0-
Total Health Care	36,253	39,054	34,475	38,655	11,505	10,600	905	9,031	7,972
TOTAL	$106,343	$113,280	$95,897	$112,308	$41,463	$ 9,405	$50,808	$47,248	$45,725

* Whole dollars.

NON-PROFIT MEDICAL AND HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1984

(000) OMITTED

COMPANY NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	KANSAS PREMIUMS EARNED	KANSAS CLAIMS INCURRED
Blue Cross and Blue Shield of Kansas	$403,945	$327,956	$39,630	$36,359	$52,184	$223,303	$125,290	$98,013	$403,945	$327,956
Blue Cross and Blue Shield of Kansas City	225,807	192,150	20,907	12,750	16,779	92,099	60,731	31,368	49,895	44,498
TOTAL	$629,752	$520,106	$60,537	$49,109	$68,963	$315,402	$186,021	$129,381	$453,840	$372,454

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1984

(000) OMITTED

COMPANY NAME	PREMIUMS EARNED	CLAIMS INCURRED	AL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	KANSAS PREMIUMS EARNED	KANSAS CLAIMS INCURRED
Delta Dental Plan of Kansas	$3,882	$3,207	$646	$29	$168	$702	$495	$206	$3,882	$3,207
Vision Service Plan of Kansas	5	6	1	-2	-1	16	1	15	5	6
TOTAL	$3,887	$3,213	$647	$27	$167	$718	$496	$221	$3,887	$3,213

8. Complaint Register
9. Adverse Underwriting
   a. Reviewed for compliance with K.S.A. 40-2404.
   b. Reviewed for proper reasons.
   c. Reviewed to determine that reasons were given in a timely manner.
10. Compliance with Other Statutes and Regulations.

The selection of the companies and areas reviewed were based upon the following:

1. The degree of competition in the marketplace.
2. Complaints, inquiries and/or problems received.
3. New company.
4. New product for company.
5. Complaint ratio.
6. Top automobile and homeowners written.
7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1984:

Company

1. Alliance Insurance Company, Inc.
2. American Economy Insurance Company
3. American Preferred Insurance Company
4. American States Insurance Company
5. Armed Forces Insurance Exchange
6. Cimarron Insurance Company
7. Consolidated Farmers Mutual Insurance Company, Inc.
8. Farmers Alliance Mutual Insurance Company
9. Patrons Mutual Insurance Association
10. Plains Insurance Company
11. Prudential Property and Casualty Insurance Company
12. Town and Country Fire and Casualty Insurance Company, Inc.
13. Trinity Universal Insurance Company of Kansas, Inc.
14. Western Casualty and Surety Company
15. Western Fire Insurance Company
16. Western Indemnity Company, Inc.
17. Wheat Growers Mutual Hail Insurance Company

Reports concerning a market conduct review for the following companies are either pending or are in process:

1. Insured Titles, Inc.
2. Marysville Mutual Insurance Company

Market conduct (follow-up) reviews were conducted on the following companies:

1. Aetna Casualty and Surety Company
2. American Automobile Insurance Company
3. American Insurance Company
4. American National Fire Insurance Company
5. Charter Oak Fire Insurance Company
6. Continental Insurance Company
7. Emcasco Insurance Company
8. Employers Mutual Casualty Company
9. Fidelity and Casualty Company of New York
10. Fireman's Fund Insurance Company
11. Firemen's Insurance Company of Newark, New Jersey
12. Glens Falls Insurance Company
13. Great American Insurance Company
14. Maryland Casualty Company
15. Northern Insurance Company of New York
16. Phoenix Assurance Company of New York
17. St. Paul Fire and Marine Insurance Company
18. St. Paul Mercury Insurance Company
19. Standard Fire Insurance Company
20. Town and Country Fire and Casualty Insurance Company, Inc.
21. Travelers Indemnity Company
22. United States Fire Insurance Company
23. Valiant Insurance Company

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	9428	6032	1517	1880	458-
CENTRAL PLAINS INSURANCE COMPANY, INC.	KS	13947	637	1000	12310	284
CENTRAL STATES INSURANCE COMPANY, INC.	KS	2760	460	500	1799	199
CIMARRON INSURANCE COMPANY, INC.	KS	25032	18126	1250	5655	1316
COLUMBIAN NATIONAL TITLE INSURANCE CO	KS	2038	869	1005	164	40
FARMERS INSURANCE COMPANY, INC.	KS	13161	1538	1750	9872	865
INSURED TITLES, INC.	KS	1057	398	305	354	46-
KANSAS BANKERS SURETY COMPANY	KS	4754	1309	1002	2443	381
KANSAS FIRE AND CASUALTY COMPANY	KS	17996	10168	1000	6828	709
KFB INSURANCE COMPANY, INC.	KS	4715	2647	500	1568	307
PLAINS INSURANCE COMPANY	KS	16094	12637	1250	2207	857
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	KS	1887	848	503	536	214-
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	6109	3493	600	2016	255-
TRINITY UNIVERSAL INS. CO. OF KANSAS	KS	4224	0	1265	2959	261
WEST GENERAL INSURANCE COMPANY	KS	1426	289	600	537	1-
WESTERN CASUALTY & SURETY COMPANY	KS	515277	360201	5000	150076	20170-
WESTERN FIRE INSURANCE COMPANY	KS	311393	191524	5000	114869	4420
WESTERN INDEMNITY COMPANY, INC.	KS	11063	1285	2000	7779	1185
TOTALS		962360	612461	26047	323852	10320-

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
BREMEN FARMERS MUTUAL INSURANCE CO.	KS	7651	2750	4900	356
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	KS	2232	932	1300	59-
FARM BUREAU MUTUAL INSURANCE CO., INC.	KS	110480	56287	54193	2620
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	75194	55158	20036	4487-
GREAT PLAINS MUTUAL INS. CO., INC.	KS	5282	876	4406	50
KANSAS MUTUAL INSURANCE COMPANY	KS	2950	1406	1544	263-
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	6769	3168	3601	560-
MIDWEST FIRE & CASUALTY CO.-MUTUAL	KS	1806	1068	738	68
PATRONS MUTUAL INSURANCE ASSOC.	KS	6796	4501	2295	221
SWEDISH AMERICAN MUTUAL INS. CO. INC.	KS	1179	606	572	108-
UPLAND MUTUAL INSURANCE, INC.	KS	6736	2641	4095	228
WHEAT GROWERS MUTUAL HAIL INS. CO.	KS	7502	424	7078	197
TOTALS		234577	129817	104760	1737-

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS HAIL INSURANCE COMPANY	KS	76	12	64	10-
MCPHERSON HAIL INSURANCE COMPANY	KS	697	136	562	46-
WHEAT STATE MUTUAL INS. CO., INC.	KS	27	0	27	4
TOTALS		801	147	653	52-

TABLE 7
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS MUTUAL INS CO OF BARTON COUNTY	KS	2657	119	2538	199
TOTALS		2657	119	2538	199

TABLE 8
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ARMED FORCES INSURANCE EXCHANGE	KS	9443	2729	6714	4
TOTALS		9443	2729	6714	4

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AETNA CASUALTY & SURETY CO. OF ILLINOIS	IL	1215637	977195	3000	235442	27737
AETNA CASUALTY AND SURETY COMPANY	CT	7868968	6616058	25000	1227910	53705
AETNA FIRE UNDERWRITERS INSURANCE CO.	CT	45032	35880	2500	6651	1667-
AETNA INSURANCE COMPANY	CT	4028957	3559294	10000	419664	95003-
AETNA REINSURANCE COMPANY	DE	93074	58571	5000	29503	4674-
AFFILIATED FM INSURANCE COMPANY	RI	114009	72531	8750	32728	631-
AG SECURITY INSURANCE COMPANY	OK	8886	7090	1700	97	1086-
AGRICULTURAL INSURANCE COMPANY	SD	4971	1390	2505	1075	173
AIDCO INSURANCE COMPANY	IA	3382	140	1368	1874	162
AIU INSURANCE COMPANY	NY	203365	164457	8000	30908	4112
ALEXANDER HAMILTON INS. CO. OF AMERICA	IL	13502	2226	2000	9267	1514
ALL AMERICA INSURANCE COMPANY	OH	40503	33394	2400	4710	2336-
ALLIANZ INSURANCE COMPANY	CA	140363	96938	10000	33426	100
ALLIED FIDELITY INSURANCE COMPANY	IN	30219	19184	2400	8636	1932
ALLSTATE INDEMNITY COMPANY	IL	42202	21383	2500	18319	3456
ALLSTATE INSURANCE COMPANY	IL	11146185	7864687	3000	3278498	520003
AMBAC INDEMNITY CORPORATION	WI	443498	345487	5000	93011	19791
AMCO INSURANCE COMPANY	IA	42875	27216	1300	14359	660
AMERICAN AGRICULTURAL INSURANCE CO.	IN	197624	129813	2365	65445	4334
AMERICAN AND FOREIGN INSURANCE COMPANY	DE	163196	145557	2600	15039	7361-
AMERICAN AUTOMOBILE INS CO OF ILLINOIS	IL	16557	7713	2554	6289	419
AMERICAN AUTOMOBILE INSURANCE CO.	MO	404165	332933	3500	67732	3662-
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	228962	174894	5083	48985	6918-
AMERICAN BONDING COMPANY	NE	4944	1638	1000	2306	343
AMERICAN CASUALTY CO. OF READING, PENN.	PA	412690	355784	2350	54555	6111-
AMERICAN CENTENNIAL INSURANCE COMPANY	DE	421399	296751	3000	121648	19348-
AMERICAN CENTRAL INSURANCE COMPANY	MO	6222	1	2500	3720	652
AMERICAN CONTINENTAL INSURANCE CO.	MO	40307	32789	2500	5018	3419-
AMERICAN CREDIT INDEMNITY CO.	NY	91197	33708	1500	55989	11351
AMERICAN DRUGGISTS INSURANCE COMPANY	OH	5828	32990	2350	29512-	882-
AMERICAN ECONOMY INSURANCE COMPANY	IN	364497	266277	2500	95720	607-
AMERICAN EMPIRE INSURANCE COMPANY	OH	8044	1304	2350	4390	494
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	421167	347811	2500	70856	20300-
AMERICAN EXCEL INSURANCE COMPANY	IA	2794	353	1000	1441	126
AMERICAN FIDELITY FIRE INSURANCE CO.	NY	25522	22534	2500	488	2543-
AMERICAN FIDELITY INSURANCE COMPANY	OK	27882	17599	2500	7783	690
AMERICAN FIRE & CASUALTY COMPANY	FL	92786	57698	2637	32451	2788
AMERICAN FIRE & INDEMNITY COMPANY	TX	13788	8870	1500	3418	47-
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	122725	100097	2350	20278	5033-
AMERICAN HAIL INSURANCE COMPANY	MN	1356	126	600	630	101
AMERICAN HOME ASSURANCE COMPANY	NY	1237421	1051515	4238	181668	299

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN INDEMNITY COMPANY	TX	110119	75976	4000	30143	681
AMERICAN INSURANCE COMPANY	NJ	1153235	958497	10502	184236	11207
AMERICAN INTEGRITY INSURANCE CO.	PA	15016	8132	1000	5884	502
AMERICAN LIVE STOCK INSURANCE CO.	IL	17110	6027	2000	9084	1915
AMERICAN MODERN HOME INSURANCE CO.	OH	62720	41886	2500	18334	319-
AMERICAN MOTORISTS INSURANCE COMPANY	IL	750938	578968	6450	165520	28081
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	51012	41460	2350	7202	9349
AMERICAN NATIONAL GENERAL INSURANCE CO.	MO	6686	2290	2500	1896	260
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	87240	37400	2500	47341	944-
AMERICAN OVERSEAS REINSURANCE CO	PA	41553	21929	2500	17125	2089-
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	34451	26851	2550	5050	579
AMERICAN PREFERRED INSURANCE COMPANY	IN	44408	16486	1250	26672	1680
AMERICAN PROFESSIONALS INSURANCE CO.	IN	6215	2488	2350	1377	614-
AMERICAN PROTECTION INSURANCE CO.	IL	10168	4990	2400	2778	531
AMERICAN RE-INSURANCE COMPANY	DE	1560608	1270071	8236	282302	20166-
AMERICAN ROAD INSURANCE COMPANY	MI	346388	105700	3000	237688	14111
AMERICAN SECURITY INSURANCE COMPANY	DE	155784	89760	2526	63498	2845
AMERICAN STANDARD INS. CO. OF WISC.	WI	73681	5431	2500	65750	4566
AMERICAN STATES INS. CO. OF TEXAS	TX	7575	80	2500	4995	468
AMERICAN STATES INSURANCE COMPANY	IN	815843	554100	2469	259274	26258
AMERICAN TITLE INSURANCE COMPANY	FL	48015	33984	1534	12498	1847
AMERICAN UNION INS. CO. OF NEW YORK	NY	127097	92465	1500	33131	1630
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	173040	134556	4000	34484	2510-
AMERICAN ZURICH INSURANCE COMPANY	IL	23804	9998	2500	11306	163
ARGONAUT INSURANCE COMPANY	CA	1316928	1090296	2634	223998	63465
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	149869	80494	2400	66975	2795-
ARKWRIGHT-BOSTON INSURANCE COMPANY	MA	89659	39836	2350	47472	2398
ASSOCIATED INDEMNITY CORP.	CA	91862	54001	2350	35511	9293-
ASSURANCE COMPANY OF AMERICA	NY	11876	569	2500	8808	837
ATHENA ASSURANCE COMPANY	MN	25237	18662	2500	4076	1041-
ATLANTA INTERNATIONAL INSURANCE CO.	NY	50760	30208	2561	17991	54
ATLANTIC INSURANCE COMPANY	TX	18765	10205	2000	6560	579
ATLAS ASSURANCE CO OF AMERICA	NY	44240	23216	2500	18524	566-
AUTOMOBILE CLUB INSURANCE COMPANY	OH	45202	27381	2696	15125	1730
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	CT	63269	37086	2700	23483	1510
AVEMCO INSURANCE COMPANY	MD	64673	37973	2002	24698	6101
BALBOA INSURANCE COMPANY	CA	145745	89144	2500	54101	6679
BANKERS & SHIPPERS INS. CO. OF NY	NY	14161	3824	2350	7987	2296
BANKERS MULTIPLE LINE INSURANCE CO.	IA	76272	47595	2772	25905	6252
BANKERS STANDARD INSURANCE COMPANY	FL	82244	65631	2500	14113	71-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
BCS INSURANCE COMPANY	OH	38463	14676	1200	22587	1627
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	10056	6165	2500	1391	1264-
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	163721	142959	2500	18262	53-
BITUMINOUS CASUALTY CORPORATION	IL	309428	284659	8000	16769	27233-
BITUMINOUS FIRE & MARINE INS. CO.	IL	32372	15970	2500	13903	3386
BLC INSURANCE COMPANY	IA	196163	164479	2350	29333	541
BLUE RIDGE INSURANCE COMPANY	MD	9363	667	1600	7096	815
BOSTON OLD COLONY INSURANCE CO.	MA	60505	42876	2400	15229	2614
BUCKEYE UNION INSURANCE COMPANY	OH	992778	791637	5000	196141	16061
BUFFALO REINSURANCE COMPANY	NH	303354	211073	3200	89080	18454
CALIFORNIA COMPENSATION & FIRE COMPANY	CA	52304	35855	1058	15390	896
CALVERT INSURANCE COMPANY	PA	18306	10970	2500	4836	3-
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	359100	178198	2500	178402	16585
CANAL INSURANCE COMPANY	SC	87859	60361	3000	24498	144
CAROLINA CASUALTY INSURANCE CO.	FL	35184	28081	2494	4610	6306-
CARRIERS INSURANCE COMPANY	IA	72432	65214	5000	2218	485-
CAVALIER INSURANCE CORPORATION	MD	37215	10115	4800	22300	733
CENGUARD INSURANCE CORPORATION	MN	12379	3089	2500	6790	218-
CENTENNIAL INSURANCE COMPANY	NY	167727	134928	3000	29799	4000-
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	183004	86029	12000	84975	12189
CENTURY INDEMNITY COMPANY	CT	31384	23725	2500	5159	534-
CHARTER OAK FIRE INSURANCE COMPANY	CT	297172	254740	3000	39433	3787-
CHICAGO INSURANCE COMPANY	IL	78913	62763	3000	13150	2449-
CHICAGO TITLE INSURANCE COMPANY	MO	183069	122739	2000	58330	18609
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	70430	50346	2500	17583	4317-
CHRYSLER INSURANCE COMPANY	MI	63938	19995	1500	42443	5430
CHURCH INSURANCE COMPANY	NY	31295	7245	2500	21549	2356
CIGNA INSURANCE COMPANY	CA	408721	334087	3000	71635	1647
CIM INSURANCE CORPORATION	NY	32470	9691	2500	20280	2471
CINCINNATI INSURANCE COMPANY	OH	555207	353719	2510	198978	30707
CITY INSURANCE COMPANY	NJ	45238	32944	3000	9294	4161-
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	36636	24759	2500	9379	1
COLONIAL INSURANCE COMPANY OF CALIFORNIA	CA	60296	49651	3500	7145	4043
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	57258	15069	2500	39689	2355
COLONIAL PENN INSURANCE COMPANY	PA	470069	349941	2500	117628	29506
COMCO INSURANCE COMPANY	TX	33556	28586	1250	3721	1979
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	328880	286194	2358	40329	1205
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	240443	192948	3000	44496	2520-
COMMERCIAL LOAN INSURANCE CORP.	WI	47069	24386	2000	20683	3150
COMMERCIAL MORTGAGE INSURANCE, INC.	WI	9584	3314	1035	5236	421

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
COMMERCIAL UNION INSURANCE COMPANY	MA	1271940	1052217	6000	213723	87898-
COMMERCIAL UNION REINSURANCE COMPANY	DE	6613	22	2500	4091	2296-
COMMONWEALTH LAND TITLE INSURANCE CO.	PA	117169	74769	1374	41026	14116
COMMONWEALTH MORTGAGE ASSURANCE CO OF MD	MD	18122	11344	5000	1777	2596
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	54932	21830	2000	31102	142
CONNECTICUT GENERAL FIRE & CASUALTY CO.	CT	7231	201	3001	4029	258
CONNECTICUT INDEMNITY COMPANY	CT	66303	49147	2500	14656	108-
CONSOLIDATED AMERICAN INSURANCE CO.	SC	35818	24714	2000	9104	1134-
CONSTELLATION REINSURANCE COMPANY	NY	156426	124045	2350	30031	3849-
CONSTITUTION REINSURANCE CORPORATION	NY	204596	139861	2350	63384	561-
CONTINENTAL CASUALTY COMPANY	IL	4475543	3413324	39283	1022936	25396
CONTINENTAL INSURANCE COMPANY	NH	1271880	1041535	53566	176778	57902
CONTINENTAL WESTERN CASUALTY COMPANY	IA	3682	160	2000	1522	323
CONTINENTAL WESTERN INSURANCE CO.	IA	117174	91200	2756	23218	708
CORNHUSKER CASUALTY COMPANY	NE	86849	18590	1250	67008	4258
CREDIT GENERAL INSURANCE COMPANY	OH	12420	10014	1250	1156	1375-
CRITERION INSURANCE COMPANY	DC	123687	83583	1500	38604	1816
CUMIS INSURANCE SOCIETY, INC.	WI	171225	133722	5831	31672	3461
DAIRYLAND INSURANCE COMPANY	WI	344252	279584	2780	61889	5304-
DEPENDABLE INSURANCE COMPANY, INC.	FL	79223	56694	2350	20179	4785
DEPOSITORS INSURANCE COMPANY	IA	3324	141	2000	1183	156
EAGLE STAR INSURANCE COMPANY OF AMERICA	NY	82261	59804	12665	9792	5707-
ECONOMY FIRE & CASUALTY COMPANY	IL	328683	246661	1250	80772	3761-
ECONOMY PREFERRED INSURANCE COMPANY	IL	3796	27	2000	1769	264
ELECTRIC INSURANCE COMPANY	MA	54876	28060	2500	24317	4238
EMC REINSURANCE COMPANY	IA	36205	29418	2500	4287	1642
EMCASCO INSURANCE COMPANY	IA	35313	28528	2500	4285	171
EMMCO INSURANCE COMPANY	IN	50722	34461	1600	14662	687
EMPIRE CASUALTY COMPANY	CO	6805	5749	515	541	1120-
EMPIRE FIRE & MARINE INSURANCE CO.	NE	94665	80548	2907	11210	11878-
EMPLOYERS CASUALTY COMPANY	TX	534426	371395	12600	150431	14440
EMPLOYERS FIRE INSURANCE COMPANY	MA	186748	154273	2500	29975	13543-
EMPLOYERS NATIONAL INSURANCE COMPANY	TX	10214	3660	1250	5304	831
EMPLOYERS REINSURANCE CORPORATION	MO	1701075	1261365	5000	434710	71150
ENNIA REINSURANCE COMPANY OF AMERICA	NY	69757	50249	2500	17008	3229-
ENTERPRISE INSURANCE COMPANY	CA	61840	46887	2400	12553	8427-
EQUITABLE CASUALTY INSURANCE COMPANY	IA	281086	207318	3500	71068	7919
EXCEL INSURANCE COMPANY	IN	7602	41	2350	5211	580
FARM & CITY INSURANCE COMPANY	IA	10198	3296	300	6603	616
FARMERS AND MERCHANTS INSURANCE COMPANY	OK	18496	9157	1000	8339	937-

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FARMINGTON CASUALTY COMPANY	CT	8096	389	2500	5208	323
FARMLAND INSURANCE COMPANY	IA	11985	8633	1125	2227	1-
FEDERAL INSURANCE COMPANY	NJ	1980018	1454576	13987	511455	20551
FEDERAL KEMPER INSURANCE COMPANY	IL	134178	112905	3200	18073	6802-
FEDERATED RURAL ELECTRIC INS. CORP.	WI	30456	22769	3761	3926	47
FIDELITY & DEPOSIT COMPANY	MD	3374	431	1000	1943	246
FIDELITY & GUARANTY INS. UNDERWRITERS	OH	44749	2337	2350	40062	3442
FIDELITY & GUARANTY INSURANCE CO.	IA	9308	586	2500	6222	364
FIDELITY AND CASUALTY CO OF NEW YORK	NH	435206	333608	10000	91599	8264
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	283174	145796	5000	132378	4208
FINANCIAL GUARANTY INSURANCE COMPANY	NY	150783	54760	2500	93523	2560
FIRE & CASUALTY INS. CO. OF CONNECTICUT	CT	23038	15970	2500	4568	140-
FIREMAN'S FUND INS. CO. OF WISCONSIN	WI	9582	5030	2352	2200	68
FIREMAN'S FUND INSURANCE COMPANY	CA	4449946	3521369	3015	925562	19628-
FIREMEN'S INS. CO. OF NEWARK, N.J.	NJ	1276117	990390	4050	281678	86464
FIRST AMERICAN INSURANCE COMPANY	MO	15562	11031	1000	3531	1091
FIRST AMERICAN TITLE INS CO OF MID-AMERI	MO	21816	12723	1271	7822	1389
FIRST AMERICAN TITLE INS CO OF NEW YORK	NY	12653	5905	1000	5748	1198
FIRST EXCESS AND REINSURANCE CORPORATION	MO	25470	15833	1600	8037	2185-
FIRST FINANCIAL INSURANCE COMPANY	IL	10631	6108	2000	2523	471
FIRST GENERAL INSURANCE COMPANY	GA	33291	8054	1997	23240	755
FIRST NATIONAL INS. CO. OF AMERICA	WA	77718	48422	2500	26796	5504
FIRST OF GEORGIA INSURANCE COMPANY	GA	61957	39155	1800	21001	99
FIRST REINSURANCE COMPANY OF HARTFORD	CT	11461	7065	1500	2897	738-
FOREMOST GUARANTY CORPORATION	MI	80074	44362	3000	32712	4079-
FOREMOST INSURANCE COMPANY	MI	398324	279060	4800	114463	25310
FORUM INSURANCE COMPANY	RI	94121	64612	3000	26510	9507
FREMONT INDEMNITY COMPANY	CA	580877	454877	2500	123500	4576
GALAXY REINSURANCE COMPANY	NY	10083	5465	2500	2118	865-
GAMMA REINSURANCE COMPANY	DE	43694	18671	8340	16683	236-
GEICO GENERAL INSURANCE COMPANY	IA	17033	128	2507	14398	864
GENERAL ACCIDENT INS. CO. OF AMERICA	PA	1586839	1086901	4000	495938	12597
GENERAL CASUALTY CO. OF WISCONSIN	WI	191685	147146	1500	43039	10057
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	115710	85578	2000	28132	12641
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	OH	147424	63877	2500	81047	69
GENERAL INSURANCE CO. OF AMERICA	WA	576040	431335	2500	142205	3780
GENERAL REINSURANCE CORPORATION	DE	3779812	3134700	11000	634111	103051-
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	47164	21989	2500	22675	1187
GERLING AMERICA INSURANCE COMPANY	NY	10830	273	5000	5557	521
GLENS FALLS INSURANCE COMPANY	DE	82528	63682	2520	16326	2833

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
GLOBE INDEMNITY COMPANY	DE	614129	498541	3900	111688	21159-
GOVERNMENT EMPLOYEES INS. CO.	DC	1627401	1126905	26106	474390	132164
GRANITE STATE INSURANCE COMPANY	NH	8575	1115	2500	4960	571
GREAT AMERICAN INSURANCE COMPANY	OH	1815688	1384804	15441	415444	70129
GREAT CENTRAL INSURANCE COMPANY	IL	89452	61162	2350	25940	3455-
GREAT GLOBAL ASSURANCE COMPANY	AZ	17380	13080	2500	1800	637
GREAT NORTHERN INSURANCE COMPANY	MN	111067	93546	2500	15021	1203
GREAT SOUTHWEST FIRE INSURANCE COMPANY	AZ	158945	140230	10000	8715	25806-
GREAT WEST CASUALTY COMPANY	NE	81840	67395	2000	12446	1990-
GUARANTY NATIONAL INSURANCE COMPANY	CO	91310	62787	2000	26523	929-
GULF INSURANCE COMPANY	MO	248419	140576	5000	102844	6635
HANOVER INSURANCE COMPANY	NH	863512	633793	10267	219451	10181-
HANSA REINSURANCE COMPANY OF AMERICA	NY	16800	6224	2604	7973	499
HANSECO INSURANCE COMPANY	DE	573678	503277	4047	66354	3694
HARBOR INSURANCE COMPANY	CA	204704	118639	3000	83065	27852
HARCO NATIONAL INSURANCE COMPANY	NY	29586	13455	2400	13731	970
HARTFORD ACCIDENT & INDEMNITY CO.	CT	2994085	2137036	40000	817049	72411
HARTFORD CASUALTY INSURANCE CO.	NJ	356501	284176	3000	69325	7280
HARTFORD FIRE INSURANCE COMPANY	CT	3616068	2423937	59771	1132361	132074
HARTFORD INS. CO. OF THE MIDWEST	IN	33850	23674	2350	7826	1750
HARTFORD STEAM BOILER INSP. & INS. CO.	CT	329135	229074	12570	87491	12437
HAWKEYE SECURITY INSURANCE COMPANY	IA	81153	60107	1367	19679	3449-
HERITAGE INDEMNITY COMPANY	CA	9627	7186	1250	1192	91
HIGHLANDS INSURANCE COMPANY	TX	578348	374981	4000	199367	30935
HOME AND AUTOMOBILE INSURANCE COMPANY	IL	31103	16451	2415	12237	361-
HOME INDEMNITY COMPANY	NH	426714	352552	2500	71661	9909-
HOME INSURANCE COMPANY	NH	3334456	2783675	2400	548381	97441-
HOME INSURANCE COMPANY OF INDIANA	IN	43402	32056	2500	8846	1676-
HOME REINSURANCE COMPANY	NH	84487	56192	2400	25896	2349-
HORACE MANN INSURANCE COMPANY	FL	231735	166959	3582	61194	9092
HOUSTON GENERAL INSURANCE COMPANY	TX	98680	76594	6500	15586	3935-
IGF INSURANCE COMPANY	IA	9609	6072	1868	1669	991-
ILLINOIS NATIONAL INSURANCE COMPANY	IL	14308	7	1500	12801	836
IMPERIAL CASUALTY & INDEMNITY CO.	NE	141611	99750	1550	40311	6923
INA REINSURANCE COMPANY	DE	711259	579949	8500	122810	10147-
INDEMNITY INS. CO. OF NORTH AMERICA	NY	240497	137709	2950	99838	19477
INDUSTRIAL INDEMNITY COMPANY	CA	898433	781584	2350	114500	31356
INLAND INSURANCE COMPANY	NE	18288	3059	1250	13979	1001
INSURANCE CO. OF THE PRAIRIE STATES	TX	1457	95	500	862	156
INSURANCE COMPANY OF EVANSTON	IL	23008	1184	3000	18824	838

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INSURANCE COMPANY OF NORTH AMERICA	PA	3434856	2848691	56786	529380	2358-
INSURANCE COMPANY OF THE STATE OF PA	PA	332779	285361	2350	45067	99
INSURANCE CORPORATION OF AMERICA	TX	69207	59510	2000	7698	2327
INTEGON INDEMNITY CORPORATION	NC	30580	23506	2350	4723	100
INTEGRITY INSURANCE COMPANY	NJ	104784	64259	3000	37526	3438-
INTERCONTINENTAL INSURANCE COMPANY	IL	19455	9814	3000	7641	515
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	IL	67516	49443	3500	14573	2719
INTERNATIONAL INDEMNITY COMPANY	GA	22098	14571	2500	5027	798
INTERNATIONAL INSURANCE COMPANY	IL	238841	207116	2500	29225	1883
INTERNATIONAL SERVICE INSURANCE CO.	TX	55415	44562	2342	8511	2490-
INTERSTATE INDEMNITY COMPANY	IL	29551	20716	2500	6335	914-
INVESTORS MORTGAGE INSURANCE COMPANY	IL	137478	123475	2000	12003	1869
IOWA KEMPER INSURANCE COMPANY	IA	53011	39044	2000	11966	1018-
ITT LYNDON PROPERTY INSURANCE COMPANY	MO	84035	58441	2000	23593	8871
J.C. PENNEY CASUALTY INSURANCE CO.	OH	359782	184447	2539	172796	20314-
JEFFERSON INSURANCE CO. OF NEW YORK	NY	68929	55526	5075	8329	7670-
JOHN DEERE INSURANCE COMPANY	IL	189124	118336	2350	68438	8163
KANSAS CITY FIRE & MARINE INS. CO.	MO	47753	38965	2400	6388	534-
KEMPER REINSURANCE COMPANY	IL	564100	461569	3350	99180	1648-
KENTUCKY CENTRAL INSURANCE COMPANY	KY	14398	9811	2500	3087	731-
LANDMARK INSURANCE COMPANY	CA	20741	7765	2200	10775	1016
LAWYERS TITLE INSURANCE CORPORATION	VA	149832	95017	5312	49503	9627
LEADER NATIONAL INSURANCE COMPANY	OH	43422	34791	1250	7381	11303-
LEGION CASUALTY COMPANY	OK	6066	2450	2350	1266	86-
LEGION INSURANCE COMPANY	PA	8741	4715	2600	1426	25
LIBERTY INSURANCE CORPORATION	MA	12930	2672	2500	7759	565
LIBERTY MORTGAGE INSURANCE CORP.	WI	2574	15	1250	1310	2083
LIBERTY NATIONAL FIRE INSURANCE CO.	AL	51795	22581	4029	25185	5004-
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	12714	5550	2350	4814	212
LINCOLN NATIONAL REINSURANCE COMPANY	IN	92345	80197	2350	9798	13362-
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	99619	74732	2500	22387	341-
MARYLAND CASUALTY COMPANY	MD	2026919	1532997	3336	490586	91225-
MASSACHUSETTS BAY INSURANCE COMPANY	MA	7406	92	2500	4814	515
MASSACHUSETTS CASUALTY INSURANCE CO.	MA	72405	58186	1200	13020	2335
MEAD REINSURANCE CORPORATION	IL	137175	110786	2500	23889	7859-
MEDICAL DEFENSE INSURANCE COMPANY	MO	2148	459	805	884	42
MEDICAL PROTECTIVE COMPANY	IN	589023	422156	1200	165666	38016
MERCANTILE & GEN REINS CO. OF AM.	NY	78313	54636	4000	19678	1759-
MERITPLAN INSURANCE COMPANY	CA	10107	1728	2350	6029	370
METROPOLITAN CASUALTY INSURANCE COMPANY	DE	14560	6278	2500	5782	457

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
METROPOLITAN GENERAL INSURANCE COMPANY	DE	5574	1073	2500	2001	56
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	1376979	1192145	3000	181834	32766-
METROPOLITAN REINSURANCE COMPANY	DE	154702	121744	2500	30459	11914-
MIC GENERAL INSURANCE CORPORATION	IN	26659	15368	2500	8791	994
MIC PROPERTY AND CASUALTY INSURANCE CORP	MI	77794	56677	2500	18617	6199
MID-AMERICA PREFERRED INSURANCE CO.	MO	41491	34026	2760	4705	17358-
MID-CENTURY INSURANCE COMPANY	CA	29487	3103	2000	24385	1251
MID-CONTINENT CASUALTY COMPANY	OK	145405	108666	2006	34733	7646
MIDLAND INSURANCE COMPANY	NY	158325	135249	2500	20577	27862-
MIDWESTERN INSURANCE COMPANY	OK	7125	4940	825	1360	654-
MILLERS GENERAL INSURANCE COMPANY	MO	4975	1821	1250	1904	210-
MILLERS NATIONAL INSURANCE COMPANY	IL	27519	23041	1250	3229	2849-
MINNEHOMA INSURANCE COMPANY	AZ	51447	34722	2500	14225	756
MISSION INSURANCE COMPANY	CA	521371	478123	2500	40747	85787-
MISSION NATIONAL INSURANCE COMPANY	CA	241479	211407	2500	27572	31246-
MISSION REINSURANCE CORPORATION	MO	62067	34441	3000	24626	5515-
MODERN SERVICE INSURANCE COMPANY	MN	14414	7144	1250	6020	766
MONARCH INSURANCE COMPANY OF OHIO	OH	62949	54475	3002	5472	10787-
MONY REINSURANCE CORPORATION	DE	141253	92309	2350	46594	2997-
MORTGAGE GUARANTY INSURANCE CORP.	WI	1085477	850351	1795	233332	37119
MOTOR CLUB OF AMERICA INSURANCE CO.	NJ	72696	49857	2425	20413	6889
MOTOR VEHICLE CASUALTY COMPANY	IL	24541	17740	2400	4460	1132-
MOTORS INSURANCE CORPORATION	MY	1456068	1019634	2500	433934	99792
MUNICH AMERICAN REINSURANCE COMPANY	NY	421610	365610	7000	49001	4680-
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	CA	28228	21897	1300	5031	1548-
NATIONAL AMERICAN INSURANCE CO OF NY	NY	63419	48042	2400	12977	2616-
NATIONAL AMERICAN INSURANCE COMPANY	NE	51544	39733	2400	9411	3352-
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	NY	4413	2865	977	572	132
NATIONAL BONDING & ACCIDENT INS. CO.	NJ	5899	2637	2500	762	624
NATIONAL CASUALTY COMPANY	MI	131097	94247	250	34351	499-
NATIONAL EXCESS INSURANCE COMPANY	CA	18664	12673	2350	3641	5254-
NATIONAL FARMERS UNION PROP. & CAS. CO.	UT	116599	99370	2500	14729	3017-
NATIONAL FARMERS UNION STANDARD INS. CO.	CO	10217	3275	1250	5691	1314
NATIONAL FIRE INS. CO. OF HARTFORD	CT	957151	863131	5000	89019	16072-
NATIONAL GENERAL INSURANCE COMPANY	MO	56567	48132	3000	5435	5254-
NATIONAL INDEMNITY COMPANY	NE	850053	153737	5500	690816	54975
NATIONAL PROPERTY OWNERS INSURANCE CO	TN	7767	4210	1250	2306	1442-
NATIONAL REINSURANCE CORPORATION	DE	269856	210059	5000	53796	6366-
NATIONAL SURETY CORPORATION	IL	407373	337267	2515	67592	19407-
NATIONAL UNION FIRE INS CO OF PITTS., PA	PA	1309736	1164997	4479	140260	119

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
NATIONWIDE GENERAL INSURANCE COMPANY	OH	21276	15299	2500	3478	150
NATIONWIDE PROPERTY & CASUALTY INS. CO.	OH	23127	15587	2400	5140	85-
NEW ENGLAND INSURANCE COMPANY	MA	48208	12411	3000	32798	5395
NEW ENGLAND REINSURANCE CORPORATION	MA	374461	242975	3000	128485	3346-
NEW HAMPSHIRE INSURANCE COMPANY	NH	1103887	874646	5325	223916	17988
NEW YORK UNDERWRITERS INS. CO.	NY	261170	189294	3000	68896	6820
NEWARK INSURANCE COMPANY	NJ	143338	124872	2500	15966	6753-
NIAGARA FIRE INSURANCE COMPANY	DE	90227	73735	10000	6492	3203-
NORDIC UNION REINSURANCE CORPORATION	DE	27138	18859	3000	5279	1201-
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	76003	49999	4000	22004	1596
NORTH AMERICAN REINSURANCE CORP.	NY	809856	705189	6000	98668	11353-
NORTH RIVER INSURANCE COMPANY	NJ	857054	746185	2500	108369	437
NORTH STAR REINSURANCE CORPORATION	DE	269014	206104	3000	59911	45
NORTHBROOK INDEMNITY COMPANY	IL	9784	1196	2500	6087	642
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	12260	3713	2500	6048	668
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	143042	109895	3000	30147	1855-
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	128703	96647	3000	29055	4146-
NORTHERN ASSURANCE COMPANY OF AMERICA	VT	466880	385717	2500	78663	30279-
NORTHERN INSURANCE CO. OF NEW YORK	NY	36716	4119	9763	22835	2792
NORTHLAND CASUALTY COMPANY	MN	9117	3141	2500	3477	336
NORTHLAND INSURANCE COMPANY	MN	73578	34249	2500	36830	678-
NORTHWESTERN NATIONAL CASUALTY CO.	WI	5717	2	2350	3365	476
NORTHWESTERN NATIONAL INSURANCE CO.	WI	335648	280456	9010	46183	342-
NORTHWESTERN PACIFIC INDEMNITY CO.	OR	12276	2	1000	11274	803
NWNL GENERAL INSURANCE COMPANY	MN	5608	2090	2000	1518	597-
NWNL REINSURANCE COMPANY	MN	55385	34360	2500	18527	1997
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	NC	39529	28753	7500	3276	4556-
OHIO CASUALTY INSURANCE COMPANY	OH	971185	532424	2951	338810	33841-
OHIO FARMERS INSURANCE COMPANY	OH	305027	180104	0	124923	10705-
OHIO REINSURANCE CORPORATION	OH	28132	24770	2500	862	5717-
OHIO SECURITY INSURANCE COMPANY	OH	23320	11112	1400	10808	182
OKLAHOMA SURETY COMPANY	OK	7082	3584	1000	2498	319
OLD RELIABLE CASUALTY COMPANY	MO	3990	1298	1000	1692	815-
OLD REPUBLIC INSURANCE COMPANY	PA	637290	440383	2430	194477	31924
OMAHA INDEMNITY COMPANY	WI	58716	39660	2250	16807	5806-
OMAHA PROPERTY AND CASUALTY INS. CO.	DE	7408	868	2500	4040	179
ORMOND REINSURANCE COMPANY	FL	23177	20249	2350	579	2213-
PACIFIC EMPLOYERS INSURANCE CO.	CA	333131	283869	2357	46905	1489-
PACIFIC INDEMNITY COMPANY	CA	468424	383715	5535	79174	1911
PACIFIC MARINE INSURANCE COMPANY	WA	46958	34808	2350	9800	724

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
PAXTON NATIONAL INSURANCE COMPANY	PA	19120	14092	2350	2678	2322-
PEERLESS INSURANCE COMPANY	NH	246648	189686	8849	48114	1038
PENNSYLVANIA CASUALTY COMPANY	PA	150971	121067	3000	26904	14407-
PENNSYLVANIA GENERAL INSURANCE CO.	PA	237516	124180	2400	110935	4781
PETROLEUM CASUALTY COMPANY	TX	42626	32367	1250	9009	2093
PHILADELPHIA REINSURANCE CORPORATION	PA	85636	60282	3000	22354	935
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	230052	185581	5000	39471	3145-
PHOENIX GENERAL INSURANCE COMPANY	CT	39797	16463	2404	20930	308-
PHOENIX INSURANCE COMPANY	CT	1209087	917734	10000	281353	15056-
PLANET INSURANCE COMPANY	WI	21563	15976	2350	3238	766
PMI INSURANCE COMPANY	CA	40213	21331	2350	16532	4572-
PMI MORTGAGE INSURANCE COMPANY	AZ	260518	148796	2000	109722	1697-
POTOMAC INSURANCE COMPANY OF ILLINOIS	IL	35191	16142	3000	16049	3964
PROGRESSIVE CASUALTY INSURANCE CO.	OH	381254	265062	2500	113692	9957
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	40704	30452	2500	7752	2167
PROTECTIVE INSURANCE COMPANY	IN	97879	71167	2550	24162	4191
PROTECTIVE NAT'L INS. CO. OF OMAHA.	NE	30431	12070	2050	16310	1759
PROVIDENCE WASHINGTON INSURANCE CO.	RI	173974	130945	5021	38008	2250
PROVIDENT GENERAL INSURANCE COMPANY	TN	101669	86127	2500	13024	1371-
PROVIDERS INSURANCE COMPANY	MO	7052	4403	800	1849	687-
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	DE	14662	6583	3500	4579	595
PRUDENTIAL GENERAL INSURANCE COMPANY	DE	15451	8034	3500	3917	108-
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	NJ	1788064	1337510	4000	446554	53004
PRUDENTIAL REINSURANCE COMPANY	DE	1229873	1059556	2500	167817	135172-
PURITAN INSURANCE COMPANY	CT	288229	236608	2500	49121	24008-
QUEEN CITY INDEMNITY COMPANY	OH	30931	19660	2500	8770	1855
RAMSEY INSURANCE COMPANY	MN	25175	18662	2500	4013	1103-
RANGER INSURANCE COMPANY	DE	234236	181383	2500	50353	3832-
REGENT INSURANCE COMPANY	WI	64512	42037	1150	21324	1993
REINSURANCE CORP OF NEW YORK	NY	119638	83529	2000	34109	10249-
RELIANCE INSURANCE COMPANY	PA	1690807	1298710	32505	359593	117856
REPUBLIC INSURANCE COMPANY	DE	525063	398944	5000	121120	26897
REPUBLIC MORTGAGE INSURANCE COMPANY	NC	91191	64812	2000	24378	12583
REPUBLIC WESTERN INSURANCE COMPANY	AZ	164323	114151	2350	47821	7958
RLI INSURANCE COMPANY	IL	46354	29615	2500	14239	1158
ROCHDALE INSURANCE COMPANY	NY	36074	35120	2350	1396-	5369-
ROCKWOOD INSURANCE COMPANY	PA	211097	156425	2294	52377	204
ROYAL INDEMNITY COMPANY	DE	383812	332701	2500	48611	17508-
ROYAL INSURANCE COMPANY OF AMERICA	IL	920165	768730	9300	142135	31729-
SAFECO INSURANCE CO. OF AMERICA	WA	835611	645077	2500	188034	9870

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
SAFECO TITLE INSURANCE COMPANY OF OREGON	OR	4696	2190	3000	2207	462
SAFEGUARD INSURANCE COMPANY	CT	240180	208234	2500	29446	8354-
SAN FRANCISCO REINSURANCE COMPANY	CA	95624	73700	3922	18002	6706-
SCOR REINSURANCE COMPANY	TX	108523	78086	2500	27937	8186-
SEABOARD SURETY COMPANY	NY	106888	54589	2500	49799	5527
SECURITY INSURANCE CO. OF HARTFORD	CT	250654	171039	14092	65523	5005
SECURITY NATIONAL INSURANCE CO.	TX	7715	1016	1250	5449	143
SELECT INSURANCE COMPANY	TX	86211	68328	2500	15382	1402-
SENTRY INDEMNITY COMPANY	WI	52324	41851	4500	5972	149-
SHELTER GENERAL INSURANCE COMPANY	MO	53063	29094	1250	22719	11578-
SIGNET REINSURANCE COMPANY	NE	36462	23636	2500	10326	838
SIRIUS REINSURANCE CORPORATION	DE	26481	17981	3000	5500	1249-
SKANDIA AMERICA REINSURANCE CORPORATION	DE	484461	410973	2500	70988	24958-
SOUTH CAROLINA INSURANCE COMPANY	SC	357697	227694	2599	127404	32447-
SOUTHERN INSURANCE COMPANY	TX	24923	19406	1250	4267	65
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	4385543	3747617	20000	617925	128213-
ST. PAUL GUARDIAN INSURANCE CO.	MN	11969	0	2500	9469	1168
ST. PAUL MERCURY INSURANCE COMPANY	MN	23074	0	2350	20724	2090
STANDARD FIRE INSURANCE COMPANY	CT	455028	365904	2400	86724	29107
STANDARD GUARANTY INSURANCE COMPANY	DE	53898	33295	2350	18253	3486
STATE FARM FIRE & CASUALTY COMPANY	IL	4909408	3256203	2500	1650704	15315
STATE FARM GENERAL INSURANCE CO.	IL	38893	26435	2350	10108	2156
STATE SURETY COMPANY	IA	3751	0	1000	2751	272
STATESMAN INSURANCE COMPANY	IN	17985	13135	2356	2494	781-
STEWART TITLE GUARANTY COMPANY	TX	57986	37059	3480	17447	4452
STONEWALL INSURANCE COMPANY	AL	131852	89251	2000	40601	5061
STRATFORD INSURANCE COMPANY	NH	9567	4516	2400	2650	235
TEXAS GENERAL INDEMNITY COMPANY	CO	8809	169	1500	7140	769
TICOR INDEMNITY COMPANY	GA	8666	1569	2500	2596	145
TICOR MORTGAGE INSURANCE COMPANY	CA	242813	132373	2000	108440	17723
TICOR TITLE INSURANCE COMPANY	CA	143958	81320	30000	32639	12256
TITLE INSURANCE COMPANY OF MINNESOTA	MN	75549	56343	1526	17680	1146
TOA-REINSURANCE COMPANY OF AMERICA	DE	24016	4516	4000	15500	167
TOWER INSURANCE COMPANY, INC.	WI	38725	29951	2000	6774	1730-
TRANS PACIFIC INSURANCE COMPANY	NY	9009	3845	2500	2664	118
TRANSAMERICA INDEMNITY COMPANY	CA	15496	547	2350	12599	334
TRANSAMERICA INS. CO. OF MICHIGAN	MI	187225	69939	6500	110786	4276
TRANSAMERICA INSURANCE COMPANY	CA	1189628	978601	2350	208676	4283-
TRANSAMERICA INSURANCE CORP. OF AMERICA	MI	142966	71600	1100	70267	3144
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	97450	65280	2350	29820	3520

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
TRANSATLANTIC REINSURANCE COMPANY	NY	463383	371568	5000	86816	20734-
TRANSCONTINENTAL INSURANCE COMPANY	NY	197442	152466	3000	41976	3426
TRANSIT CASUALTY COMPANY	MO	141094	119148	2500	19446	15952-
TRANSPORT INDEMNITY COMPANY	CA	123409	96151	1966	25292	460
TRANSPORT INSURANCE COMPANY	IA	199094	152214	2938	43943	1112-
TRANSPORTATION INSURANCE COMPANY	IL	72992	51836	3000	18157	228-
TRAVELERS INDEMNITY CO. OF ILLINOIS	IL	61973	50811	3000	8162	827-
TRAVELERS INDEMNITY CO. OF R.I.	RI	677910	517961	3000	156949	26557
TRAVELERS INDEMNITY COMPANY	CT	5416293	4485805	10000	920488	33217-
TRAVELERS INDEMNITY COMPANY OF AMERICA	GA	181772	152723	3200	25850	2746-
TRAVELERS INSURANCE CO.-CAS. DEPT.	CT	23301833	22509577	100000	692257	1973
TRI-STATE INSURANCE COMPANY	OK	56261	39059	1500	16702	4466-
TRINITY UNIVERSAL INSURANCE CO.	TX	635561	215099	3250	417212	41377
TWIN CITY FIRE INSURANCE COMPANY	MN	110454	70985	3000	36469	3199
U.S. FIDELITY & GUARANTY COMPANY	MD	4582184	3929593	70579	582011	70457-
U.S. FIRE INSURANCE COMPANY	NY	1899556	1631649	5527	262380	64822-
ULICO CASUALTY COMPANY	DE	9742	2484	2000	5258	703
UNDERWRITERS INSURANCE COMPANY	IL	28852	22117	2000	4735	2751-
UNIGARD INSURANCE COMPANY	WA	21176	14713	2350	4113	511
UNIGARD SECURITY INSURANCE COMPANY	WA	379424	304971	7500	66953	35012-
UNION INSURANCE COMPANY	NE	60751	39581	1555	19615	1487
UNION STANDARD INSURANCE COMPANY	TX	33828	28889	2500	2439	1541-
UNIONE ITALIANA REINSUR CO OF AMER, INC	NY	30358	17708	13000	350-	6892-
UNITED EQUITABLE INSURANCE COMPANY	IL	63228	50785	2769	9673	1077
UNITED FIRE & CASUALTY COMPANY	IA	98090	77312	5655	15123	4924-
UNITED GUARANTY RESIDENTIAL INS CO OF IA	IA	303692	236110	5997	61585	19435-
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	36035	13602	2000	20433	2396
UNITED PACIFIC INSURANCE COMPANY	WA	207877	160207	5233	42437	11702
UNITED REINSURANCE CORP OF NEW YORK	NY	18972	6779	2500	9692	877-
UNITED SECURITY INSURANCE COMPANY	NJ	41826	32746	1600	7480	358-
UNIVERSAL REINSURANCE CORPORATION	NJ	256613	319371	2500	65259-	123690-
UNIVERSAL SURETY COMPANY	NE	12483	4522	1454	6507	117-
UNIVERSAL TITLE INSURANCE COMPANY	MN	2639	968	500	1171	49
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	MO	290716	189224	6649	94842	17618-
USAA CASUALTY INSURANCE COMPANY	TX	310753	204526	2500	103727	21932
VALIANT INSURANCE COMPANY	IA	14310	235	5000	9075	897
VALLEY FORGE INSURANCE COMPANY	PA	187350	152445	2350	32555	926
VANGUARD INSURANCE COMPANY	TX	14814	870	2000	11944	1108
VEREX ASSURANCE, INC.	WI	367613	295223	3425	68965	8496-
VEREX INDEMNITY CORPORATION	WI	17782	11132	2000	4650	1956-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	* SURPLUS	NET INCOME
VICTORY REINSURANCE CO. OF AMERICA, INC.	DE	12851	5149	2500	5202	38
VIGILANT INSURANCE COMPANY	NY	303632	235995	2400	65[illegible]	19082
VIKING INSURANCE COMPANY OF WISCONSIN	WI	48384	31884	2000	1450[illegible]	194
VIRGINIA SURETY COMPANY, INC.	IL	111538	96639	3300	11598	2765
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	105062	90107	2500	12455	11427-
WEST AMERICAN INSURANCE COMPANY	CA	866342	545677	2400	318265	12899
WESTCHESTER FIRE INSURANCE COMPANY	NY	880493	745875	2350	132268	8935
WESTERN EMPLOYERS INSURANCE COMPANY	CA	204832	150070	2500	52263	10
WESTERN STATES INSURANCE COMPANY	IL	17294	11378	1500	4416	2210-
WESTERN SURETY COMPANY	SD	67061	42946	4000	20115	4747
WESTFIELD INSURANCE COMPANY	OH	197584	138327	2350	56907	3492-
WILSHIRE INSURANCE COMPANY	CA	19447	15332	2000	2115	4072-
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	WI	25527	21952	2400	1175	2693-
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	56738	33392	20000	3346	2977-
YOSEMITE INSURANCE COMPANY	CA	49966	29333	2100	18533	2618
YUKON INDEMNITY COMPANY	OK	3167	1508	600	1059	11-
ZURICH REINSURANCE COMPANY OF NEW YORK	NY	19624	8041	2607	8976	973
TOTALS		192401996	151349114	2060308	38995251	646000

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	61881	44686	500	16694	3105-
GERLING GLOBAL REINSURANCE CORP.	NY	146963	122415	500	24048	10495-
GREAT LAKES REINSURANCE CO.--U.S. BRANCH	NY	29989	10090	1750	18159	387-
LONDON ASSURANCE	NY	144228	93204	1263	49761	2403
MUNICH REINSURANCE COMPANY	NY	269299	210309	500	58490	94-
NICHIDO FIRE & MARINE INSURANCE CO LTD	NY	19189	9614	2700	6874	421
SEA INSURANCE COMPANY, LTD.	NY	98353	70363	1763	26227	1215-
SUN INSURANCE OFFICE, LTD.	NY	143563	104885	1722	36955	1903-
SWISS REINSURANCE COMPANY	NY	696505	543490	500	152514	6638
TAISHO MARINE & FIRE INS. CO., LTD.	NY	45791	25331	2350	18110	3775-
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	160390	101313	2000	57077	3357
ZURICH INSURANCE COMPANY	IL	1014551	865763	600	148188	50525-
TOTALS		2830700	2201453	16148	613099	58677-

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AID INSURANCE COMPANY - MUTUAL	IA	256033	149739	106294	8527-
ALLENDALE MUTUAL INSURANCE COMPANY	RI	705243	464201	241042	11832-
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	1167242	767556	399686	10458
AMERICAN HARDWARE MUTUAL INS. CO.	MN	194838	138939	55899	1772-
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	235519	144261	91257	2320-
AMERICAN MUTUAL INS. CO. OF BOSTON	MA	121117	105201	15916	2890-
AMERICAN MUTUAL LIABILITY INSURANCE CO.	MA	472423	401711	70711	7750-
AMERICAN MUTUAL REINSURANCE COMPANY	IL	60968	55941	5027	4462-
AMICA MUTUAL INSURANCE COMPANY	RI	648146	425043	223103	28144
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	MA	884915	546781	338135	31550-
ATLANTIC MUTUAL INSURANCE COMPANY	NY	504711	398793	105918	9737-
ATLAS MUTUAL INSURANCE COMPANY	MO	14845	9983	4862	145
AUTO-OWNERS INSURANCE CO. - MUTUAL	MI	1022524	735578	286945	27393-
BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	16980	11467	5513	35-
CELINA MUTUAL INSURANCE COMPANY	OH	54176	45936	8240	3110-
CENTRAL MUTUAL INSURANCE COMPANY	OH	214377	176885	37492	14688-
CHURCH MUTUAL INSURANCE COMPANY	WI	68699	41427	27272	439-
DRUGGISTS MUTUAL INSURANCE COMPANY	IA	13399	8071	5328	167
ELECTRIC MUTUAL LIABILITY INS. CO.	MA	505289	394557	110733	15541
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	WI	2567416	2264854	302562	195602-
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	378275	284615	93660	3350-
EQUITY MUTUAL INSURANCE COMPANY	MO	30747	22121	8626	1323-
FARMERS CASUALTY COMPANY - MUTUAL	IA	13422	9164	4259	976
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	98416	35341	63075	6472
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	84487	31405	53082	3083
FARMLAND MUTUAL INSURANCE COMPANY	IA	66010	45858	20152	6312-
FEDERATED MUTUAL INSURANCE COMPANY	MN	567598	358489	209109	16590
FLORISTS MUTUAL INSURANCE COMPANY	IL	39294	17598	21696	957
GOODVILLE MUTUAL CASUALTY COMPANY	PA	9647	7009	2638	178
GRAIN DEALERS MUTUAL INS. CO.	IN	72126	46381	25745	1103
GREATER NEW YORK MUTUAL INS. CO.	NY	207468	138208	69260	3092
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	515337	404395	110942	21146-
HERITAGE MUTUAL INSURANCE COMPANY	WI	114492	91632	22860	4418-
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	52324	45211	7113	2460-
INDUSTRIES MUTUAL INSURANCE COMPANY	NE	3714	93	3622	314
IOWA MUTUAL INSURANCE COMPANY	IA	46077	38501	7575	4728-
IOWA NATIONAL MUTUAL INSURANCE CO.	IA	184555	141423	43132	8487-
JEWELERS MUTUAL INSURANCE COMPANY	WI	13289	7585	5703	1448
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	833896	666267	167630	10715
LIBERTY MUTUAL INSURANCE COMPANY	MA	7361882	5999793	1362090	82686
LITITZ MUTUAL INSURANCE COMPANY	PA	34821	11826	22995	1051

TABLE 11

MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	2439351	1570290	869061	52986-
LUMBERMENS MUTUAL INSURANCE COMPANY	OH	97276	79291	17985	6409-
MERCHANTS MUTUAL BONDING COMPANY	IA	8340	4236	4105	429
MICHIGAN MILLERS MUTUAL INS. CO.	MI	111445	59926	51519	1573
MICHIGAN MUTUAL INSURANCE COMPANY	MI	607316	486739	120577	18361-
MIDWEST MUTUAL INSURANCE COMPANY	IA	28957	19651	9306	925-
MILLERS MUTUAL FIRE INS CO OF TEXAS	TX	61456	24762	36694	2036-
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	IL	80024	44721	35303	1250-
MILLERS MUTUAL INSURANCE COMPANY	PA	19676	6192	13484	1304-
MOTORISTS MUTUAL INSURANCE COMPANY	OH	280219	224131	56088	7977-
MUTUAL PROTECTIVE INSURANCE COMPANY	NE	42193	25010	17183	4874
MUTUAL SERVICE CASUALTY INSURANCE CO	MN	169341	129884	39458	6570-
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	22954	19747	3207	5286-
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	670080	433133	236948	21510
NATIONWIDE MUTUAL INSURANCE COMPANY	OH	4068203	2700514	1367689	90246
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	OK	46580	35031	11549	2894-
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	PA	425683	345443	80240	24977-
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	50451	24922	25529	34-
PHILADELPHIA MANU.MUTUAL INS. CO.	PA	90882	86230	4652	3214-
PHYSICIANS MUTUAL INSURANCE CO.	NE	233479	148358	85120	19756
PREFERRED RISK MUTUAL INSURANCE CO.	IA	197660	132032	65628	11036-
PROFESSIONAL MUTUAL INSURANCE CO.	MO	47280	45793	1487	5281-
PROTECTION MUTUAL INSURANCE COMPANY	IL	538405	414491	123914	29625-
REPUBLIC MUTUAL INSURANCE COMPANY	OH	16754	13476	3277	484-
SENTRY INSURANCE, A MUTUAL COMPANY	WI	859021	675374	183648	626
SHELBY MUTUAL INSURANCE COMPANY	OH	199727	160490	39236	10057-
SHELTER MUTUAL INSURANCE COMPANY	MO	379268	249326	129942	21276-
STATE AUTOMOBILE MUTUAL INS. CO.	OH	345959	212646	133312	5003-
STATE FARM MUTUAL AUTOMOBILE INS. CO.	IL	16671345	7879302	8792042	807830
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	11748	8927	2821	364
UTICA MUTUAL INSURANCE COMPANY	NY	679592	582041	97552	15055-
TOTALS		49957405	32531948	17425457	523955

TABLE 12
RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	42919	23323	19597	2651-
CANNERS EXC SUBS AT WARNER INTER-INS	IL	12327	6149	6177	182-
CASUALTY RECIPROCAL EXCHANGE	MO	95250	70291	24959	2824-
FARMERS INSURANCE EXCHANGE	CA	3508499	2652796	855703	35739
FIRE INSURANCE EXCHANGE	CA	585398	464513	120885	10072-
HEART OF AMERICA FIRE & CAS UNDERWRITERS	MO	2734	77	2658	148
LUMBERMENS UNDERWRITING ALLIANCE	MO	124875	76686	48189	5677-
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	4954	2045	2908	182-
NATIONAL INSURANCE UNDERWRITERS	MO	13987	11251	2736	25
PRAIRIE STATE FARMERS INS. ASSOC.	IL	7175	3907	3267	27-
RECIPROCAL EXCHANGE SUBSC. AT	MO	37828	26489	11339	776-
STATE AUTOMOBILE & CASUALTY UNDWRTS.	IA	18971	16827	2144	3220-
TRUCK INSURANCE EXCHANGE	CA	815473	701506	113967	35925-
UNION AUTOMOBILE INDEMNITY ASSOC.	IL	22451	6609	15843	437-
UNITED SERVICES AUTOMOBILE ASSOC.	TX	2625251	1297800	1327451	168130
WARNER RECIPROCAL INSURERS	IL	5705	638	5067	52
TOTALS		7923798	5360907	2562891	142121

TABLE 13
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM WRIT TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	33432	31495	13117	12531	39.2	39.8	316
1.2	CREDIT FIRE	38	14	4	2	11.3	19.4	0
2.	EXTENDED COVERAGE	20820	21176	10841	9246	52.1	43.7	42
3.	OTHER ALLIED LINES	6036	6326	3038	3193	50.3	50.5	81
4.	HOMEOWNERS MULTIPLE PERIL	161410	158875	98783	97999	61.2	61.7	343
5.	COMMERCIAL MULTIPLE PERIL	92493	88334	51719	54963	55.9	62.2	402
6.	EARTHQUAKE	215	245	65	101	30.3	41.4	0
7.1	GROWING CROPS --CROP-HAIL	29825	29862	15766	16230	52.9	54.3	1244
7.2	ADDITIONAL PERILS ON GROWING CROPS	8595	8595	19509	19793	227.0	230.3	0
8.	OCEAN MARINE	1141	1153	849	1999	74.4	173.4	1
9.	INLAND MARINE	41422	39350	20747	22941	50.1	58.3	108
10.	FARMOWNERS	34106	33770	26931	27598	79.0	81.7	3
11.	MEDICAL MALPRACTICE	17339	14809	8083	14649	46.6	98.9	3
12.	LIVESTOCK MORTALITY	180	413	496	540-	274.9	130.6-	0
13.	CARGO LIABILITY	37	35	6	11	18.0	32.6	0
14.	GROUP ACCIDENT AND HEALTH	20266	19285	16972	16252	83.7	84.3	0
15.1	CREDIT A & H -GROUP & INDIVIDUAL-	614	611	349	152-	56.9	24.9-	0
15.2	COLLECTIVELY RENEWABLE A & H	236	263	157	117	66.4	44.5	0
15.3	NON-CANCELLABLE A & H	61	61	21	22	34.7	35.9	0
15.4	GUARANTEED RENEWABLE A & H	4732	4698	2840	3045	60.0	64.8	0
15.5	NON-RENEWABLE FOR STATED REASONS ONLY	10584	9972	5177	5271	48.9	52.9	0
15.6	OTHER ACCIDENT ONLY	1230	934	156	147	12.7	15.8	0
15.7	ALL OTHER A & H	8091	7725	4891	4903	60.5	63.5	0
16.	WORKMENS COMPENSATION	141097	140223	106701	125520	75.6	89.5	7748
17.1	LIABILITY OTHER THAN AUTO -B.I.-	44655	42117	26205	39267	58.7	93.2	73
17.2	LIABILITY OTHER THAN AUTO -P.D.-	18312	17316	8348	11441	45.6	66.1	20
17.3	PRODUCTS LIABILITY -B.I.-	7674	7575	4221	7089	55.0	93.6	29
17.4	PRODUCTS LIABILITY -P.D.-	4426	4466	2015	2408	45.5	53.9	23
18.	MISCELLANEOUS	673	473	249	241	37.0	51.0	0
19.1A	P.P. AUTO LIABILITY -R.B.I.-	102176	101708	55722	71094	54.5	69.9	2281
19.1B	P.P. AUTO LIABILITY -P.I.P-	26830	26906	18142	18976	67.6	70.5	669
19.1C	P.P. AUTO LIABILITY -P.D.-	84702	83469	61751	63649	72.9	76.3	1637
19.2A	COM. AUTO LIABILITY -R.B.I.-	39632	39260	25197	32235	63.6	82.1	325
19.2B	COM. AUTO LIABILITY -P.I.P.-	2313	2225	918	830	39.7	37.3	20
19.2C	COM. AUTO LIABILITY -P.D.-	15604	14850	13841	15328	88.7	103.2	104
21.1	P.P. AUTO. PHY. DAM.	200629	197434	129813	131319	64.7	66.5	4614
21.2	COM. AUTO. PHY. DAM.	46193	44275	30642	31877	66.3	72.0	413
22.1	AIRCRAFT LIAB.	6167	4584	12763	11310	206.9	246.7	0
22.2	AIRCRAFT PHYS. DAMAGE	6834	6837	8712	5423	127.5	79.3	0
23.1	FIDELITY	5786	5723	1687	4358	29.2	76.2	2
23.2	SURETY	22249	14174	8741	12073	39.3	85.2	0
25.	GLASS	500	551	109	101	21.9	18.5	5
26.	BURGLARY AND THEFT	914	1047	332	327	36.4	31.3	11
27.	BOILER AND MACHINERY	3186	2796	747	814	23.5	29.1	7
28.	CREDIT -OTHER THAN A & H-	845	883	452	1010	53.6	114.4	0
29.	TITLE	7911	7393	207	717	2.6	9.7	0
30.	MORTGAGE GUARANTY	10858	9809	8077	10179	74.4	103.8	0
	TOTAL	1293095	1254121	826133	907927	63.9	72.4	20539

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AETNA CASUALTY & SURETY CO. OF ILLINOIS	0	0	0	0	.0	.0	.0	0
AETNA CASUALTY AND SURETY COMPANY	11446	10544	6819	3992	59.6	37.9	.8	0
AETNA FIRE UNDERWRITERS INSURANCE CO.	1961	2065	1000	1094	51.0	53.0	.2	25
AETNA INSURANCE COMPANY	2736	2794	7226	4036	264.1	144.4	.2	0
AFFILIATED FM INSURANCE COMPANY	514	445	64	114	12.4	25.7	.0	0
AGRICULTURAL INSURANCE COMPANY	357	409	337	540	94.4	131.8	.0	0
AID INSURANCE COMPANY - MUTUAL	9721	9598	5360	4826	55.1	50.3	.8	97
AIDCO INSURANCE COMPANY	8	5	0	0	5.8	8.7	.0	0
AIU INSURANCE COMPANY	103	191	252	170	245.5	89.0	.0	2
ALL AMERICA INSURANCE COMPANY	4	4	0	0	.0	.0	.0	0
ALLENDALE MUTUAL INSURANCE COMPANY	1099	1458	463	621	42.1	42.6	.1	0
ALLIANCE INSURANCE COMPANY, INC.	3142	2856	1987	2411	63.2	84.4	.2	0
ALLIANZ INSURANCE COMPANY	30	37	3-	72-	11.6-	196.3-	.0	0
ALLIED FIDELITY INSURANCE COMPANY	245	233	17	24	7.1	10.4	.0	0
ALLSTATE INDEMNITY COMPANY	740	682	399	729	53.9	106.9	.1	0
ALLSTATE INSURANCE COMPANY	29039	29231	18998	21634	65.4	74.0	2.3	2
AMBAC INDEMNITY CORPORATION	4966	695	75	144	1.5	20.8	.1	0
AMCO INSURANCE COMPANY	4281	4008	1890	1874	44.1	46.8	.3	17
AMERICAN AND FOREIGN INSURANCE COMPANY	1061	1023	879	978	82.9	95.7	.1	101
AMERICAN AUTOMOBILE INS CO OF ILLINOIS	0	0	0	5-	.0	.0	.0	0
AMERICAN AUTOMOBILE INSURANCE CO.	391	427	381	427	97.3	99.9	.0	27
AMERICAN BANKERS INS. CO. OF FLORIDA	283	255	96	94	33.9	36.8	.0	0
AMERICAN CASUALTY CO. OF READING, PENN.	2424	2119	1129	2196	46.6	103.6	.2	0
AMERICAN CENTENNIAL INSURANCE COMPANY	14	18	9	55	63.7	296.5	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	896	910	596	747	66.5	82.1	.1	0
AMERICAN CREDIT INDEMNITY CO.	309	298	171	555	55.3	186.1	.0	0
AMERICAN DRUGGISTS INSURANCE COMPANY	124	161	221	120-	178.9	74.2-	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	4596	4465	2999	3028	65.3	67.8	.4	8
AMERICAN EMPLOYERS INSURANCE COMPANY	2212	2512	1805	2201	81.6	87.6	.2	4
AMERICAN EXCEL INSURANCE COMPANY	1	2	0	0	.0	.0	.0	0
AMERICAN FAMILY MUTUAL INSURANCE CO.	42474	41790	22664	24184	53.4	57.9	3.3	0
AMERICAN FIDELITY FIRE INSURANCE CO.	3	5	0	0	.0	.0	.0	0
AMERICAN FIDELITY INSURANCE COMPANY	1699	1707	1132	783	66.6	45.9	.1	0
AMERICAN FIRE & CASUALTY COMPANY	445	418	175	247	39.2	59.2	.0	17
AMERICAN FIRE & INDEMNITY COMPANY	13	13	2	2-	16.1	16.1-	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	1838	1869	652	1143	46.3	61.2	.1	149
AMERICAN HAIL INSURANCE COMPANY	6	6	2	2	32.2	32.2	.0	0
AMERICAN HARDWARE MUTUAL INS. CO.	28	-38	20	20	70.3	52.8	.0	0
AMERICAN HOME ASSURANCE COMPANY	1090	1122	607	913	55.7	81.4	.1	0
AMERICAN INDEMNITY COMPANY	29	30	7	58	24.3	193.9	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AMERICAN INSURANCE COMPANY	4175	4896	3619	1999	86.7	40.8	.4	0
AMERICAN INTEGRITY INSURANCE CO.	536	385	29	48	5.3	12.4	.0	0
AMERICAN LIVE STOCK INSURANCE CO.	119	105	31	30	25.8	29.0	.0	0
AMERICAN MANUFACTURERS MUT. INS. CO.	691	374	172	227	24.9	60.7	.0	0
AMERICAN MODERN HOME INSURANCE CO.	1186	1119	373	341	31.4	30.4	.1	0
AMERICAN MOTORISTS INSURANCE COMPANY	2910	1906	686	347	23.6	18.2	.2	172
AMERICAN MUTUAL INS. CO. OF BOSTON	182	184	155	190	85.0	97.8	.0	13
AMERICAN MUTUAL LIABILITY INSURANCE CO.	209	198	308	190	147.7	96.2	.0	15
AMERICAN NATIONAL FIRE INSURANCE CO.	3266	3543	3246	3376	99.4	95.3	.3	0
AMERICAN NATIONAL GENERAL INSURANCE CO.	49	44	33	47	67.4	107.1	.0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	1059	1034	467	615	44.1	59.4	.1	0
AMERICAN PREFERRED INSURANCE COMPANY	2333	2193	1722	1244	73.8	56.7	.2	0
AMERICAN PROTECTION INSURANCE CO.	246	233	89	61	36.1	26.2	.0	7
AMERICAN ROAD INSURANCE COMPANY	669	651	318	303	47.6	46.5	.1	0
AMERICAN SECURITY INSURANCE COMPANY	880	832	485	504	55.1	60.6	.1	0
AMERICAN STANDARD INS. CO. OF WISC.	5830	5827	3763	4045	64.5	69.4	.5	0
AMERICAN STATES INS. CO. OF TEXAS	392	415	227	281	58.0	67.6	.0	0
AMERICAN STATES INSURANCE COMPANY	8055	8123	4441	4733	55.1	58.3	.6	0
AMERICAN TITLE INSURANCE COMPANY	122	113	0	0	.0	.0	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	15	15	10	192	66.4	1,312.8	.0	0
AMICA MUTUAL INSURANCE COMPANY	196	184	524	253	267.1	137.5	.0	44
ARGONAUT INSURANCE COMPANY	1503	1339	1644	150	109.4	11.2	.1	6
ARGONAUT-MIDWEST INSURANCE COMPANY	1120	1038	343	976	30.6	94.0	.1	0
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	3532	1283	317	37-	9.0	2.9-	.1	7
ARMED FORCES INSURANCE EXCHANGE	709	653	219	204	30.9	31.2	.1	151
ASSOCIATED INDEMNITY CORP.	2119	2375	1217	1398	57.4	58.9	.2	212
ASSURANCE COMPANY OF AMERICA	732	676	417	674	56.9	99.7	.1	0
ATLANTA INTERNATIONAL INSURANCE CO.	818	615	152	190	18.6	30.9	.0	0
ATLANTIC INSURANCE COMPANY	272	273	178	233	65.6	85.3	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	455	605	724	606	159.3	100.1	.0	75
ATLAS ASSURANCE CO OF AMERICA	36	34	19	55	52.3	161.5	.0	0
ATLAS MUTUAL INSURANCE COMPANY	17	16	1	0	5.4	1.4-	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	2076	2038	1446	1489	69.6	73.1	.2	0
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	1407	1441	1263	1343	89.8	93.2	.1	4
AVEMCO INSURANCE COMPANY	1301	1226	819	803	63.0	65.5	.1	0
BALBOA INSURANCE COMPANY	805	795	317	304	39.4	38.2	.1	0
BANKERS & SHIPPERS INS. CO. OF NY	2	4	38	30-	1,627.0	803.0-	.0	0
BANKERS MULTIPLE LINE INSURANCE CO.	97	86	83	85	86.2	99.0	.0	0
BANKERS STANDARD INSURANCE COMPANY	9	8	26	26	302.7	324.5	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
BCS INSURANCE COMPANY	2	1	0	1	20.9	44.5	.0	0
BELLEFONTE UNDERWRITERS INSURANCE CO	6	8	3	3-	53.2	44.9-	.0	0
BIRMINGHAM FIRE INSURANCE CO. OF PA.	42	52	3	4	6.1	7.5	.0	0
BITUMINOUS CASUALTY CORPORATION	1254	1189	984	550	78.4	46.3	.1	0
BITUMINOUS FIRE & MARINE INS. CO.	626	736	443	959	70.8	130.3	.1	2
BLC INSURANCE COMPANY	375	359	168	201	44.9	55.9	.0	0
BLUE RIDGE INSURANCE COMPANY	167	171	34	33	20.3	19.4	.0	0
BOSTON OLD COLONY INSURANCE CO.	5	5	1	18-	17.1	364.3-	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	4442	4272	2946	2611	66.3	61.1	.3	0
BROTHERHOOD MUTUAL INSURANCE COMPANY	497	517	218	197	43.9	38.1	.0	1
CALIFORNIA COMPENSATION & FIRE COMPANY	0	0	0	0	15.4	36.3	.0	0
CALVERT INSURANCE COMPANY	14	13	0	1	.0	7.6	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	69	113	21	25	29.9	21.8	.0	0
CANAL INSURANCE COMPANY	493	331	124	107	25.2	32.3	.0	0
CANNERS EXC SUBS AT WARNER INTER-INS	29	28	0	0	.0	.0	.0	0
CAROLINA CASUALTY INSURANCE CO.	279	284	83	129	29.8	45.4	.0	0
CARRIERS INSURANCE COMPANY	397	296	413	732	104.0	246.9	.0	0
CASUALTY RECIPROCAL EXCHANGE	2225	2177	1193	1072	53.6	49.2	.2	154
CAVALIER INSURANCE CORPORATION	4	3	0	0	.0	3.2	.0	0
CENGUARD INSURANCE CORPORATION	64	7	0	4	.1	49.2	.0	0
CENTENNIAL INSURANCE COMPANY	680	587	293	676	43.1	115.2	.0	2
CENTRAL MUTUAL INSURANCE COMPANY	1	2	4	9	334.2	372.1	.0	0
CENTRAL NATIONAL INS. CO. OF OMAHA	1315	1286	1737	1325	132.1	103.1	.1	0
CENTURY INDEMNITY COMPANY	88	50	73	98	83.2	196.0	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	1620	1156	342	770	21.1	66.6	.1	20
CHICAGO INSURANCE COMPANY	1069	829	191	658	17.9	79.3	.1	0
CHICAGO TITLE INSURANCE COMPANY	2352	2202	46	161	1.9	7.3	.2	0
CHRYSLER INSURANCE COMPANY	245	246	86	116	35.3	47.3	.0	0
CHURCH INSURANCE COMPANY	136	136	31	24	22.5	17.7	.0	0
CHURCH MUTUAL INSURANCE COMPANY	1386	1334	620	682	44.7	51.1	.1	39
CIGNA INSURANCE COMPANY	469	465	173	248	36.8	53.3	.0	16
CIM INSURANCE CORPORATION	476	413	224	232	47.2	56.1	.0	0
CIMARRON INSURANCE COMPANY, INC.	10725	10830	5148	5260	48.0	48.6	.9	222
CINCINNATI INSURANCE COMPANY	2	1	0	0	.0	.0	.0	0
CITY INSURANCE COMPANY	2558	2394	977	2653	38.2	110.8	.2	0
COLONIAL PENN FRANKLIN INSURANCE CO.	481	467	406	375	84.5	80.4	.0	0
COLONIAL PENN INSURANCE COMPANY	1230	1291	631	655	51.3	50.7	.1	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	1487	1380	32	32	2.1	2.3	.1	0
COMCO INSURANCE COMPANY	231	276	91	101	39.4	36.5	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
COMMERCE AND INDUSTRY INSURANCE COMPANY	423	594	602	922	142.4	155.1	.0	0
COMMERCIAL INS. CO. OF NEWARK, N.J.	141	201	186	184	132.1	91.3	.0	0
COMMERCIAL LOAN INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	0	0	0	0	.0	.0	.0	0
COMMERCIAL UNION INSURANCE COMPANY	5284	6153	5651	5938	106.9	96.5	.5	0
COMMONWEALTH LAND TITLE INSURANCE CO.	763	737	11	13-	1.4	1.8-	.1	0
COMMONWEALTH MORTGAGE ASSURANCE CO OF MD	0	0	0	0	.0	.0	.0	0
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
CONNECTICUT INDEMNITY COMPANY	33	31	17	18	51.2	58.9	.0	0
CONSOLIDATED AMERICAN INSURANCE CO.	1	1	0	1-	.0	72.9-	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	1558	1572	985	878	63.2	55.8	.1	0
CONTINENTAL CASUALTY COMPANY	8942	8222	4685	5527	52.4	67.2	.7	0
CONTIMENTAL INSURANCE COMPANY	13345	13027	9018	9795	67.6	75.2	1.0	0
CONTINENTAL WESTERN CASUALTY COMPANY	49	34	1	4	2.2	10.7	.0	0
CONTINENTAL WESTERN INSURANCE CO.	5689	5518	4143	4015	72.8	72.7	.4	38
CORNHUSKER CASUALTY COMPANY	39	11	0	1-	1.0	5.5-	.0	0
CREDIT GENERAL INSURANCE COMPANY	47	21	12	15	25.8	67.9	.0	0
CRITERION INSURANCE COMPANY	400	449	173	297	43.3	66.2	.0	0
CUMIS INSURANCE SOCIETY, INC.	953	893	434	1061	45.5	118.8	.1	0
DAIRYLAND INSURANCE COMPANY	3419	3369	1613	1908	47.2	56.6	.3	0
DEPENDABLE INSURANCE COMPANY, INC.	54	36	1	1	2.7	2.4	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	748	705	306	354	41.0	50.2	.1	141
EAGLE STAR INSURANCE COMPANY OF AMERICA	3	4	0	1-	.0	28.4-	.0	0
ECONOMY FIRE & CASUALTY COMPANY	2830	2894	1539	1875	54.4	64.8	.2	0
ECONOMY PREFERRED INSURANCE COMPANY	1266	952	420	507	33.2	53.3	.1	0
ELECTRIC INSURANCE COMPANY	3	4	1	0	45.0	9.7	.0	1
ELECTRIC MUTUAL LIABILITY INS. CO.	384	384	48	107	12.4	27.8	.0	325
EMCASCO INSURANCE COMPANY	3471	3518	2347	2087	67.6	59.3	.3	9
EMMCO INSURANCE COMPANY	107	54	6	12	5.5	23.0	.0	0
EMPIRE FIRE & MARINE INSURANCE CO.	500	452	417	501	83.4	110.7	.0	0
EMPLOYERS CASUALTY COMPANY	278	248	277	142	99.6	57.1	.0	0
EMPLOYERS FIRE INSURANCE COMPANY	3256	3687	2430	3655	74.6	99.1	.3	14
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	5606	4863	5635	6100	100.5	125.5	.4	331
EMPLOYERS MUTUAL CASUALTY COMPANY	9170	8981	4319	4953	47.1	55.2	.7	234
EMPLOYERS NATIONAL INSURANCE COMPANY	282	295	484	312	171.5	105.9	.0	43
EMPLOYERS REINSURANCE CORPORATION	844	844	244	223-	28.9	26.4-	.1	0
ENTERPRISE INSURANCE COMPANY	18	16	0	7	.0	43.0	.0	0
EQUITABLE CASUALTY INSURANCE COMPANY	15	15	0	0	.0	.0	.0	0
EQUITY MUTUAL INSURANCE COMPANY	3023	2840	1526	1712	50.5	60.3	.2	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
FARM & CITY INSURANCE COMPANY	356	347	155	222	43.4	64.0	.0	0
FARM BUREAU MUTUAL INSURANCE CO., INC.	76613	74950	55051	56590	71.9	75.5	6.0	613
FARMERS ALLIANCE MUTUAL INSURANCE CO.	24745	24761	15833	17322	64.0	70.0	2.0	0
FARMERS AND MERCHANTS INSURANCE COMPANY	1303	1301	1082	1068	83.0	82.1	.1	123
FARMERS CASUALTY COMPANY - MUTUAL	5522	5132	3453	4302	62.5	83.8	.4	0
FARMERS HAIL INSURANCE COMPANY	112	112	39	39	35.2	35.1	.0	6
FARMERS INSURANCE COMPANY, INC.	57029	56087	34315	36548	60.2	65.2	4.5	0
FARMERS INSURANCE EXCHANGE	2857	2842	1422	1385	49.8	48.7	.2	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	4	3	1	1	31.8	32.8	.0	0
FARMERS MUTUAL INS CO OF BARTON COUNTY	1575	1575	883	883	56.0	56.0	.1	0
FARMLAND INSURANCE COMPANY	263	300	277	214	105.0	71.3	.0	0
FARMLAND MUTUAL INSURANCE COMPANY	7828	7976	5809	5993	74.2	75.1	.6	0
FEDERAL INSURANCE COMPANY	7633	7375	4422	7122	57.9	96.6	.6	0
FEDERATED MUTUAL INSURANCE COMPANY	16964	15965	11810	11786	69.6	73.8	1.3	716
FEDERATED RURAL ELECTRIC INS. CORP.	1104	1143	477	587	43.2	51.3	.1	149
FIDELITY & GUARANTY INS. UNDERWRITERS	5225	4751	3162	2584	60.5	54.4	.4	479
FIDELITY & GUARANTY INSURANCE CO.	12436	10883	5724	12305	46.0	113.1	.9	0
FIDELITY AND CASUALTY CO OF NEW YORK	4732	3103	6248	9106	132.0	293.4	.2	0
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	2896	2826	1397	1436	48.2	50.8	.2	0
FINANCIAL GUARANTY INSURANCE COMPANY	73	0	0	3	.0	1,052.8	.0	0
FIRE & CASUALTY INS. CO. OF CONNECTICUT	6	3	13	25	213.4	762.7	.0	0
FIREMAN'S FUND INS. CO. OF WISCONSIN	401	574	525	602	131.0	105.0	.0	0
FIREMAN'S FUND INSURANCE COMPANY	4791	3842	5589	8468	116.7	220.4	.3	25
FIREMEN'S INS. CO. OF NEWARK, N.J.	1727	1857	628	643	36.3	34.6	.1	0
FIRST AMERICAN TITLE INS CO OF MID-AMERI	477	449	1	55	.3	12.2	.0	0
FIRST NATIONAL INS. CO. OF AMERICA	439	383	141	183	32.1	47.9	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	145	159	70	119	48.5	74.9	.0	11
FOREMOST INSURANCE COMPANY	1426	1443	1048	712	73.5	49.3	.1	0
FORUM INSURANCE COMPANY	885	834	412	587	46.6	70.3	.1	0
GEICO GENERAL INSURANCE COMPANY	152	222	175	138	115.2	62.3	.0	0
GENERAL ACCIDENT INS. CO. OF AMERICA	1771	1789	938	1721	52.9	96.2	.1	0
GENERAL CASUALTY CO. OF WISCONSIN	2202	929	151	408	6.8	52.6	.1	0
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	0	0	0	0	.0	.0	.0	0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	0	0	0	0	.0	.0	.0	0
GENERAL INSURANCE CO. OF AMERICA	288	267	192	53-	66.5	19.8-	.0	5
GENERAL REINSURANCE CORPORATION	3	3	0	57	.0	1,735.6	.0	0
GLENS FALLS INSURANCE COMPANY	1446	1508	1034	1415	71.5	93.8	.1	0
GLOBE INDEMNITY COMPANY	469	440	378	334	80.5	75.9	.0	23

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
GOODVILLE MUTUAL CASUALTY COMPANY	749	772	291	295	38.9	38.3	.1	0
GOVERNMENT EMPLOYEES INS. CO.	768	634	423	467	55.1	73.6	.1	0
GRAIN DEALERS MUTUAL INS. CO.	784	848	157	76	20.1	9.0	.1	125
GRANITE STATE INSURANCE COMPANY	1865	1904	1004	491	53.8	25.8	.2	36
GREAT AMERICAN INSURANCE COMPANY	3025	3254	2332	2136	77.1	65.6	.3	200
GREAT CENTRAL INSURANCE COMPANY	484	452	348	356	72.0	78.7	.0	0
GREAT GLOBAL ASSURANCE COMPANY	5	4	1	3	21.0	70.4	.0	0
GREAT NORTHERN INSURANCE COMPANY	1049	1004	1530	1888	145.9	188.1	.1	0
GREAT PLAINS MUTUAL INS. CO., INC.	1377	1357	832	849	60.4	62.6	.1	0
GREAT SOUTHWEST FIRE INSURANCE COMPANY	232	311	193	510	82.9	164.1	.0	0
GREAT WEST CASUALTY COMPANY	3330	3109	1776	1706	53.3	54.9	.2	0
GREATER NEW YORK MUTUAL INS. CO.	0	0	0	0	.0	.0	.0	0
GUARANTY NATIONAL INSURANCE COMPANY	334	377	483	312	144.8	82.7	.0	0
GULF INSURANCE COMPANY	874	875	387	522	44.2	59.6	.1	0
HANOVER INSURANCE COMPANY	2092	1908	1397	2407	66.8	126.2	.2	0
HARBOR INSURANCE COMPANY	44	56	54	200	123.6	359.4	.0	0
HARCO NATIONAL INSURANCE COMPANY	152	223	189	159	124.4	71.4	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	11507	11635	6117	7003	53.2	60.2	.9	0
HARTFORD CASUALTY INSURANCE CO.	3004	3089	1207	1661	40.2	53.8	.2	7
HARTFORD FIRE INSURANCE COMPANY	9815	9589	5262	6619	53.6	69.0	.8	83
HARTFORD INS. CO. OF THE MIDWEST	0	0	1	1	.0	.0	.0	0
HARTFORD STEAM BOILER INSP. & INS. CO.	822	714	161	236	19.6	33.1	.1	0
HAWKEYE SECURITY INSURANCE COMPANY	4205	4299	2959	3048	70.4	70.9	.3	0
HERITAGE INDEMNITY COMPANY	0	6	9	9	6,975.0	159.7	.0	0
HIGHLANDS INSURANCE COMPANY	320	301	256	60	80.0	19.9	.0	0
HOME AND AUTOMOBILE INSURANCE COMPANY	0	1	0	0	.0	.0	.0	0
HOME INDEMNITY COMPANY	8876	9060	6474	7119	72.9	78.6	.7	0
HOME INSURANCE COMPANY	7728	7522	6000	5107	77.6	67.9	.6	402
HOME INSURANCE COMPANY OF INDIANA	196	155	99	76	50.5	48.9	.0	0
HORACE MANN INSURANCE COMPANY	2361	2303	1625	1486	68.8	64.5	.2	0
HOUSTON GENERAL INSURANCE COMPANY	42	46	58	64	138.7	137.4	.0	0
IGF INSURANCE COMPANY	240	218	139	311	57.8	142.7	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	1148	957	229	419	19.9	43.7	.1	0
INDEMNITY INS. CO. OF NORTH AMERICA	669	619	576	998	86.1	161.2	.0	0
INDIANA LUMBERMENS MUTUAL INS. CO.	873	1031	1061	1392	121.5	135.0	.1	8
INDUSTRIAL INDEMNITY COMPANY	1372	1148	1952	2247	142.3	195.8	.1	0
INLAND INSURANCE COMPANY	9	13	0	1-	.0	9.1-	.0	0
INSURANCE CO. OF THE PRAIRIE STATES	2020	2020	5470	5470	270.7	270.7	.2	0
INSURANCE COMPANY OF NORTH AMERICA	12690	12268	9707	9841	76.5	80.2	1.0	0
INSURANCE COMPANY OF THE STATE OF PA	454	392	216	74-	47.5	19.0-	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
INSURANCE CORPORATION OF AMERICA	3	12	27	144	1,055.7	1,240.2	.0	0
INSURED TITLES, INC.	186	186	21	7	11.4	3.9	.0	0
INTEGON INDEMNITY CORPORATION	105	44	0	0	.0	.1	.0	0
INTEGRITY INSURANCE COMPANY	803	712	578	747	72.1	104.9	.1	0
INTERCONTINENTAL INSURANCE COMPANY	30	1	0	1	.0	59.7	.0	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	1573	1573	1102	1595	70.1	101.4	.1	29
INTERNATIONAL INSURANCE COMPANY	3083	2735	880	2496	28.5	91.3	.2	4
INTERNATIONAL SERVICE INSURANCE CO.	104	114	39	25	37.4	21.7	.0	0
INTERSTATE INDEMNITY COMPANY	0	0	0	0	.0	69.4	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
IOWA KEMPER INSURANCE COMPANY	612	611	345	295	56.3	48.3	.0	0
IOWA MUTUAL INSURANCE COMPANY	968	869	530	642	54.8	73.9	.1	3
IOWA NATIONAL MUTUAL INSURANCE CO.	6397	6085	3156	4366	49.3	71.8	.5	0
ITT LYNDON PROPERTY INSURANCE COMPANY	9	3	0	0	.0	.0	.0	0
J.C. PENNEY CASUALTY INSURANCE CO.	1178	1088	738	733	62.6	67.4	.1	0
JEFFERSON INSURANCE CO. OF NEW YORK	654	603	399	530	61.1	88.0	.0	0
JEWELERS MUTUAL INSURANCE COMPANY	128	136	9	10	7.1	7.5	.0	0
JOHN DEERE INSURANCE COMPANY	3344	3532	2831	3446	84.7	97.6	.3	56
KANSAS BANKERS SURETY COMPANY	1713	1693	331	377	19.3	22.3	.1	0
KANSAS CITY FIRE & MARINE INS. CO.	293	335	370	309	126.3	92.0	.0	30
KANSAS FIRE AND CASUALTY COMPANY	10966	9486	5031	5165	45.9	54.4	.8	54
KANSAS MUTUAL INSURANCE COMPANY	3097	2986	2229	2259	71.9	75.6	.2	0
KFB INSURANCE COMPANY, INC.	4298	4240	3151	3634	73.3	85.7	.3	0
LANDMARK INSURANCE COMPANY	5	6	0	0	.0	1.3-	.0	0
LAWYERS TITLE INSURANCE CORPORATION	1003	943	28	266	2.8	28.2	.1	0
LEGION INSURANCE COMPANY	46	39	64	57	140.4	145.6	.0	0
LIBERTY INSURANCE CORPORATION	221	103	14	42	6.4	40.6	.0	0
LIBERTY MORTGAGE INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
LIBERTY MUTUAL FIRE INSURANCE CO.	6593	6133	4250	3577	64.5	58.3	.5	703
LIBERTY MUTUAL INSURANCE COMPANY	4145	4039	3108	5074	75.0	125.6	.3	68
LINCOLN NATIONAL HEALTH & CAS INS CO	4	4	5	6	119.1	154.3	.0	0
LITITZ MUTUAL INSURANCE COMPANY	529	516	139	137	26.3	26.5	.0	0
LONDON ASSURANCE	29	27	11	15	38.9	56.7	.0	0
LONDON GUARANTEE & ACCIDENT CO OF NY	18	16	0	1	.0	3.3	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	426	477	268	81	63.0	17.1	.0	2
LUMBERMENS MUTUAL INSURANCE COMPANY	198	198	83	68	41.7	34.4	.0	0
LUMBERMENS UNDERWRITING ALLIANCE	635	665	239	181	37.6	27.1	.1	71
LUTHERAN BENEVOLENT INS. EXCHANGE	410	413	110	103	26.7	24.9	.0	0
MARYLAND CASUALTY COMPANY	3525	3665	2591	2357	73.5	64.3	.3	0
MARYSVILLE MUTUAL INSURANCE COMPANY	5423	5208	3462	3470	63.8	66.6	.4	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
MASSACHUSETTS BAY INSURANCE COMPANY	2192	2002	1029	1717	47.0	85.8	.2	4
MASSACHUSETTS CASUALTY INSURANCE CO.	27	27	8	14	29.7	54.0	.0	0
MCPHERSON HAIL INSURANCE COMPANY	1888	1888	601	601	31.8	31.8	.2	94
MEDICAL DEFENSE INSURANCE COMPANY	979	371	0	524	.0	141.2	.0	0
MEDICAL PROTECTIVE COMPANY	3574	3601	2473	4015	69.2	111.5	.3	0
MERCHANTS MUTUAL BONDING COMPANY	62	82	2-	4-	3.9-	4.8-	.0	0
METROPOLITAN CASUALTY INSURANCE COMPANY	26	22	16	27	63.1	123.3	.0	0
METROPOLITAN GENERAL INSURANCE COMPANY	15	15	5	9	34.1	58.4	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	760	768	533	592	70.2	77.1	.1	0
MICHIGAN MILLERS MUTUAL INS. CO.	1295	1299	435	571	33.6	44.0	.1	131
MICHIGAN MUTUAL INSURANCE COMPANY	170	160	49	16	29.0	9.9	.0	0
MID-AMERICA PREFERRED INSURANCE CO.	2073	2389	1918	2064	92.5	86.4	.2	0
MID-CENTURY INSURANCE COMPANY	13551	13240	8456	9339	62.4	70.5	1.1	16
MID-CONTINENT CASUALTY COMPANY	1004	1019	629	410	62.6	40.2	.1	0
MIDLAND INSURANCE COMPANY	698	477	60	279	8.6	58.5	.0	0
MIDWEST FIRE & CASUALTY CO.-MUTUAL	2304	2497	1520	1429	66.0	57.2	.2	0
MIDWEST MUTUAL INSURANCE COMPANY	1725	1770	536	904	31.1	51.1	.1	0
MIDWESTERN INSURANCE COMPANY	217	203	18	20	8.2	9.9	.0	0
MILLERS GENERAL INSURANCE COMPANY	6	2	0	0	.0	6.0	.0	0
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	470	441	261	312	55.6	70.7	.0	41
MILLERS MUTUAL INSURANCE COMPANY	274	287	54	50	19.6	17.4	.0	37
MILLERS NATIONAL INSURANCE COMPANY	71	61	185	184	261.0	303.2	.0	7
MINNEHOMA INSURANCE COMPANY	307	274	140	156	45.5	56.9	.0	0
MISSION INSURANCE COMPANY	647	1348	585	1020	90.5	75.6	.1	0
MISSION NATIONAL INSURANCE COMPANY	1265	1105	446	714	35.3	64.6	.1	0
MONARCH INSURANCE COMPANY OF OHIO	196	209	138	18-	70.2	8.8-	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
MOTOR CLUB OF AMERICA INSURANCE CO.	0	0	0	0	.0	.0	.0	0
MOTORS INSURANCE CORPORATION	920	1005	813	812	88.4	80.8	.1	0
MUTUAL PROTECTIVE INSURANCE COMPANY	869	761	277	273	31.9	35.8	.1	0
MUTUAL SERVICE CASUALTY INSURANCE CO	840	840	1025	1085	121.9	129.2	.1	0
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	192	214	80	85	41.6	39.8	.0	0
NATIONAL AMERICAN INSURANCE CO OF NY	14	18	6	5	41.4	27.2	.0	0
NATIONAL AMERICAN INSURANCE COMPANY	444	522	281	357	63.3	68.5	.0	0
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	14	13	3	3	17.4	19.7	.0	0
NATIONAL BONDING & ACCIDENT INS. CO.	0	0	0	6	.0	2,393.9	.0	0
NATIONAL CASUALTY COMPANY	720	669	790	447	109.7	66.8	.1	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	22	22	0	0	.0	1.4-	.0	4
NATIONAL EXCESS INSURANCE COMPANY	121	24	0	2	.0	6.2	.0	0
NATIONAL FARMERS UNION PROP. & CAS. CO.	6114	6209	5250	5184	85.9	83.5	.5	23

TABLE 14.
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
NATIONAL FARMERS UNION STANDARD INS. CO.	137	138	162	148	117.8	107.4	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	928	756	497	646	60.0	85.4	.1	0
NATIONAL GENERAL INSURANCE COMPANY	530	507	391	417	73.9	82.1	.0	0
NATIONAL INDEMNITY COMPANY	1594	1440	645	770	40.5	53.5	.1	0
NATIONAL INSURANCE UNDERWRITERS	706	694	872	567	123.4	81.7	.1	0
NATIONAL PROPERTY OWNERS INSURANCE CO	16	52	55	51	342.5	99.2	.0	0
NATIONAL SURETY CORPORATION	2415	1792	840	733	34.8	40.9	.1	77
NATIONAL UNION FIRE INS CO OF PITTS., PA	12027	11293	5820	11832	48.4	104.8	.9	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	363	322	209	315	57.8	97.9	.0	0
NATIONWIDE MUTUAL INSURANCE COMPANY	868	806	688	757	79.3	93.9	.1	3
NEW ENGLAND INSURANCE COMPANY	49	31	1	1	2.2	3.4	.0	0
NEW HAMPSHIRE INSURANCE COMPANY	885	911	612	392	69.1	43.0	.1	0
NEW YORK UNDERWRITERS INS. CO.	178	41	21	42	11.6	103.3	.0	0
NEWARK INSURANCE COMPANY	267	276	154	172	57.7	62.4	.0	0
NIAGARA FIRE INSURANCE COMPANY	665	508	801	269	120.4	53.1	.0	2
NICHIDO FIRE & MARINE INSURANCE CO LTD	1	0	0	0	.0	20.8	.0	0
NORTH RIVER INSURANCE COMPANY	2320	2476	1700	2885	73.3	116.5	.2	59
NORTH STAR REINSURANCE CORPORATION	105	76	0	25	.0	32.9	.0	0
NORTHBROOK INDEMNITY COMPANY	66	53	35	50	52.5	94.7	.0	7
NORTHBROOK NATIONAL INSURANCE COMPANY	36	78	44	145	123.1	187.0	.0	0
NORTHBROOK PROPERTY & CASUALTY INS. CO.	192	137	67	139	35.1	101.6	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	3247	3405	2402	3084	74.0	90.6	.3	1
NORTHERN INSURANCE CO. OF NEW YORK	3180	3727	2404	2166	75.6	58.1	.3	0
NORTHLAND INSURANCE COMPANY	291	172	186	220	64.0	128.0	.0	0
NORTHWESTERN NATIONAL CASUALTY CO.	5695	6757	5094	4215	89.4	62.4	.5	155
NORTHWESTERN NATIONAL INSURANCE CO.	3890	3756	3120	4287	80.2	114.1	.3	36
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	1203	1152	1296	456	107.6	39.5	.1	0
OHIO CASUALTY INSURANCE COMPANY	2726	2807	1232	1276	45.2	45.5	.2	0
OHIO SECURITY INSURANCE COMPANY	66	69	46	72	70.2	104.7	.0	0
OLD REPUBLIC INSURANCE COMPANY	2278	2500	545	1440	23.9	57.6	.2	0
OMAHA INDEMNITY COMPANY	872	829	1172	1398	134.3	168.6	.1	0
OMAHA PROPERTY AND CASUALTY INS. CO.	3	1	0	0	.0	.0	.0	0
PACIFIC EMPLOYERS INSURANCE CO.	2955	2976	1627	1858	55.1	62.4	.2	70
PACIFIC INDEMNITY COMPANY	1055	895	639	1120	60.6	125.2	.1	1
PATRONS MUTUAL INSURANCE ASSOC.	7400	7356	4704	4413	63.6	60.0	.6	0
PAXTON NATIONAL INSURANCE COMPANY	0	5	8	8	.0	160.1	.0	0
PEERLESS INSURANCE COMPANY	34	39	40	44	118.8	112.2	.0	0
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	3598	3524	2638	2755	73.3	78.2	.3	1
PENNSYLVANIA CASUALTY COMPANY	1793	701	5	446	.3	63.6	.1	0
PENNSYLVANIA GENERAL INSURANCE CO.	1260	1263	684	941	54.3	74.5	.1	18

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
PENNSYLVANIA MILLERS MUTUAL INS. CO.	0	0	1	1	.0	.0	.0	0
PETROLEUM CASUALTY COMPANY	32-	5	2-	3	.0	55.4	.0	0
PHOENIX ASSURANCE COMPANY OF NEW YORK	9	22	4	3-	42.1	13.6-	.0	0
PHOENIX INSURANCE COMPANY	1952	1961	1091	1511	55.9	77.0	.2	1
PHYSICIANS MUTUAL INSURANCE CO.	3569	3578	2279	2333	63.9	65.2	.3	0
PLAINS INSURANCE COMPANY	1253	856	379	492	30.2	57.5	.1	0
PLANET INSURANCE COMPANY	660	816	282	477	42.7	58.5	.1	0
PMI INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
PMI MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	
PREFERRED RISK MUTUAL INSURANCE CO.	2110	2168	1027	1239	48.6	57.2	.2	92
PROFESSIONAL MUTUAL INSURANCE CO.	349	292	44	658	[illegible].7	225.1	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	180	159	54	81	30.1	50.7	.0	0
PROTECTION MUTUAL INSURANCE COMPANY	1599	963	69	21	4.3	2.2	.1	0
PROTECTIVE INSURANCE COMPANY	1026	1028	3825	139-	372.8	13.5-	.1	0
PROTECTIVE NAT'L INS. CO. OF OMAHA	199	268	74	255	37.3	95.2	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	122	91	33	62	27.3	68.0	.0	0
PROVIDERS INSURANCE COMPANY	740	417	213	397	28.7	95.1	.0	0
PRUDENTIAL GENERAL INSURANCE COMPANY	59	54	40	7-	68.0	13.1-	.0	0
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	3881	3991	2296	2274	59.2	57.0	.3	0
PRUDENTIAL REINSURANCE COMPANY	0	0	0	54-	.0	.0	.0	0
PURITAN INSURANCE COMPANY	447	383	114	838	24.5	218.8	.0	0
RANGER INSURANCE COMPANY	5023	4715	2713	3331	54.0	70.6	.4	0
RECIPROCAL EXCHANGE SUBSC. AT	0	0	0	0	.0	.0	.0	0
REGENT INSURANCE COMPANY	1858	830	198	632	10.6	76.2	.1	0
RELIANCE INSURANCE COMPANY	2326	3930	2219	2002	95.4	50.9	.3	0
REPUBLIC INSURANCE COMPANY	2604	2385	1739	1067	66.8	44.7	.2	0
REPUBLIC WESTERN INSURANCE COMPANY	50	55	29	22	57.1	40.3	.0	0
RLI INSURANCE COMPANY	430	341	111	123	25.8	36.0	.0	0
ROCKWOOD INSURANCE COMPANY	1504	1249	358	804	23.8	64.4	.1	1
ROYAL INDEMNITY COMPANY	1080	1018	476	1321	44.1	129.8	.1	1
ROYAL INSURANCE COMPANY OF AMERICA	5246	5761	3774	4947	71.9	85.9	.5	0
SAFECO INSURANCE CO. OF AMERICA	7689	7376	4193	4539	54.5	61.5	.6	0
SAFECO TITLE INSURANCE COMPANY OF OREGON	336	311	4-	18	1.3-	5.7	.0	0
SAFEGUARD INSURANCE COMPANY	521	484	441	449	84.7	92.9	.0	0
SEA INSURANCE COMPANY, LTD.	50	51	3	8	5.5	15.9	.0	0
SEABOARD SURETY COMPANY	282	241	0	39	.0	14.8	.0	0
SECURITY INSURANCE CO. OF HARTFORD	138	140	95	185	69.0	131.6	.0	0
SECURITY NATIONAL INSURANCE CO.	5981	5590	2913	3155	48.7	56.4	.4	34
SELECT INSURANCE COMPANY	559	539	344	672	61.6	124.7	.0	18
SENTRY INDEMNITY COMPANY	37	37	5	19	14.1	49.6	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
SENTRY INSURANCE, A MUTUAL COMPANY	2715	2708	1320	1918	48.6	70.8	.2	26
SHELTER GENERAL INSURANCE COMPANY	2810	2757	1758	2033	62.6	73.7	.2	0
SHELTER MUTUAL INSURANCE COMPANY	18220	18115	11532	12141	63.3	67.0	1.4	0
SOUTH CAROLINA INSURANCE COMPANY	308	352	38	26	12.4	7.5	.0	0
SOUTHERN INSURANCE COMPANY	3807	3374	1651	2092	43.4	62.0	.3	0
ST. PAUL FIRE & MARINE INSURANCE CO.	23978	23054	12755	17584	53.2	76.3	1.8	0
ST. PAUL GUARDIAN INSURANCE CO.	1110	969	459	450	41.4	46.4	.1	12
ST. PAUL MERCURY INSURANCE COMPANY	10693	10999	5744	9063	53.7	82.4	.9	73
STANDARD FIRE INSURANCE COMPANY	5488	5972	3364	7468	61.3	125.0	.5	198
STANDARD GUARANTY INSURANCE COMPANY	341	255	113	110	33.1	43.2	.0	0
STATE AUTOMOBILE & CASUALTY UNDWRTS.	2764	2471	1326	1527	48.0	61.8	.2	0
STATE FARM FIRE & CASUALTY COMPANY	49995	47271	28881	27092	57.8	57.3	3.8	0
STATE FARM GENERAL INSURANCE CO.	2663	2503	1475	1492	55.4	59.6	.2	0
STATE FARM MUTUAL AUTOMOBILE INS. CO.	105713	103463	67257	71676	63.6	69.3	8.2	8314
STATE SURETY COMPANY	131	121	29	65	21.9	53.4	.0	0
STATESMAN INSURANCE COMPANY	79	53	0	30	.4	57.3	.0	0
STEWART TITLE GUARANTY COMPANY	102	93	40	10-	39.0	11.0-	.0	0
STONEWALL INSURANCE COMPANY	588	555	57	173-	9.7	31.3-	.0	0
STRATFORD INSURANCE COMPANY	33	12	0	20	.0	163.3	.0	0
SUN INSURANCE OFFICE, LTD.	106	115	36	28	33.5	24.3	.0	0
SWEDISH AMERICAN MUTUAL INS. CO. INC.	1064	1001	654	662	61.5	66.1	.1	0
TEXAS GENERAL INDEMNITY COMPANY	39	42	14	20	34.9	48.7	.0	3
TICOR INDEMNITY COMPANY	0	0	0	0	.0	.0	.0	0
TICOR MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
TICOR TITLE INSURANCE COMPANY	617	551	27	51	4.4	9.2	.0	0
TITLE INSURANCE COMPANY OF MINNESOTA	336	314	4	149	1.2	47.3	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	40	38	10	6	23.7	15.3	.0	0
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	1489	1498	973	997	65.3	66.6	.1	0
TRANS PACIFIC INSURANCE COMPANY	7	6	0	1	.8	21.0	.0	0
TRANSAMERICA INSURANCE COMPANY	2642	2492	2078	3026	78.7	121.4	.2	11
TRANSAMERICA PREMIER INSURANCE COMPANY	68	20	0	14	.0	68.6	.0	0
TRANSCONTINENTAL INSURANCE COMPANY	1240	946	182	408	14.7	43.1	.1	1
TRANSIT CASUALTY COMPANY	701	650	399	394	56.9	60.6	.1	0
TRANSPORT INDEMNITY COMPANY	732	488	659	406	90.1	83.3	.0	17
TRANSPORT INSURANCE COMPANY	216	174	324	334	150.3	191.5	.0	0
TRANSPORTATION INSURANCE COMPANY	2817	2860	1697	1825	60.2	63.8	.2	81
TRAVEL AIR INSURANCE COMPANY - KANSAS	5463	5463	3675	6250	67.3	114.4	.4	0
TRAVELERS INDEMNITY CO. OF R.I.	714	605	752	936	105.3	154.8	.0	0
TRAVELERS INDEMNITY COMPANY	14567	14907	15622	17477	107.2	117.2	1.2	806
TRAVELERS INDEMNITY COMPANY OF AMERICA	3009	2866	1663	2414	55.3	84.2	.2	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
TRAVELERS INSURANCE CO.-CAS. DEPT.	3556	4335	3694	4716	103.9	108.8	.3	0
TRI-STATE INSURANCE COMPANY	3968	3960	2667	2455	67.2	62.0	.3	223
TRINITY UNIVERSAL INS. CO. OF KANSAS	9464	9474	5118	5689	54.1	60.1	.8	0
TRINITY UNIVERSAL INSURANCE CO.	2505	2335	1574	1100	62.8	47.1	.2	0
TRUCK INSURANCE EXCHANGE	6444	6110	3623	3495	56.2	57.2	.5	44
TWIN CITY FIRE INSURANCE COMPANY	1120	1573	2355	2377	210.3	151.2	.1	346
U.S. FIDELITY & GUARANTY COMPANY	35072	32326	18658	22745	53.2	70.4	2.6	0
U.S. FIRE INSURANCE COMPANY	6790	6709	14893	4431	219.4	66.0	.5	0
UNDERWRITERS INSURANCE COMPANY	404	396	243	361	60.3	91.2	.0	0
UNIGARD INSURANCE COMPANY	6	6	0	0	2.2	2.2	.0	0
UNIGARD SECURITY INSURANCE COMPANY	85	82	2	2	2.0	2.1	.0	0
UNION INSURANCE COMPANY	6012	5721	6048	6132	100.6	107.2	.5	0
UNION MUTUAL INS. CO. OF PROVIDENCE	2235	2028	1221	1677	54.6	82.7	.2	0
UNION STANDARD INSURANCE COMPANY	6-	3	76	22	.0	723.0	.0	0
UNITED EQUITABLE INSURANCE COMPANY	28	39	41	58	147.7	146.3	.0	0
UNITED FIRE & CASUALTY COMPANY	3480	3261	1479	1922	42.5	58.9	.3	14
UNITED GUARANTY RESIDENTIAL INS CO OF IA	0	0	0	0	.0	.0	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	74	82	15	67	20.4	82.0	.0	0
UNITED PACIFIC INSURANCE COMPANY	1740	2201	1092	1168	62.8	53.0	.2	41
UNITED SECURITY INSURANCE COMPANY	2239	2050	1599	1934	71.4	94.4	.2	18
UNITED SERVICES AUTOMOBILE ASSOC.	9590	9556	4699	5288	49.0	55.3	.8	1473
UNIVERSAL REINSURANCE CORPORATION	514	763	1321	1176	256.9	154.0	.1	0
UNIVERSAL SURETY COMPANY	112	204	3144	3673	2,818.8	1,801.9	.0	0
UNIVERSAL TITLE INSURANCE COMPANY	115	101	0	0	.0	.0	.0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	2491	2475	1025	884	41.1	35.7	.2	252
UPLAND MUTUAL INSURANCE, INC.	4377	4237	2329	2278	53.2	53.8	.3	0
USAA CASUALTY INSURANCE COMPANY	884	874	408	383	46.2	43.8	.1	0
UTICA MUTUAL INSURANCE COMPANY	331	332	93	240	28.0	72.1	.0	21
VALIANT INSURANCE COMPANY	1133	1154	596	474	52.6	41.0	.1	0
VALLEY FORGE INSURANCE COMPANY	2971	3074	1776	2104	59.8	68.4	.2	0
VANGUARD INSURANCE COMPANY	762	1194	831	556	109.1	44.6	.1	0
VEREX ASSURANCE, INC.	0	0	0	0	.0	.0	.0	0
VEREX INDEMNITY CORPORATION	13	13	0	1	.0	7.8	.0	0
VIGILANT INSURANCE COMPANY	2616	2187	1119	1226	42.8	56.1	.2	38
VIRGINIA SURETY COMPANY, INC.	554	374	250	352	45.2	94.0	.0	0
WAUSAU UNDERWRITERS INSURANCE COMPANY	1962	1943	1242	2416	63.3	124.3	.2	31
WEST AMERICAN INSURANCE COMPANY	6361	6196	3486	3933	54.8	63.5	.5	125
WEST GENERAL INSURANCE COMPANY	1721	1721	495	434	28.8	25.2	.1	0
WESTCHESTER FIRE INSURANCE COMPANY	1214	1178	563	1379	46.4	117.0	.1	46
WESTERN CASUALTY & SURETY COMPANY	19399	20374	14714	15291	75.8	75.1	1.6	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD.	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
WESTERN EMPLOYERS INSURANCE COMPANY	545	463	138	397	25.3	85.8	.0	0
WESTERN FIRE INSURANCE COMPANY	10830	11186	6975	7889	64.4	70.5	.9	403
WESTERN INDEMNITY COMPANY, INC.	3657	3617	2813	3032	76.9	83.8	.3	0
WESTERN SURETY COMPANY	543	530	121	143	22.2	27.1	.0	0
WESTFIELD INSURANCE COMPANY	3	7	0	0	.0	6.8-	.0	0
WHEAT GROWERS MUTUAL HAIL INS. CO.	4207	4207	2213	2203	52.6	52.4	.3	208
WHEAT STATE MUTUAL INS. CO., INC.	0	0	0	0	.0	.0	.0	0
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	1	1	0	1-	19.6-	44.0-	.0	0
YASUDA FIRE & MARINE INS CO OF AMERICA	61	18	0	0	.0	.0	.0	0
YOSEMITE INSURANCE COMPANY	13	10	2	6-	14.1	55.7-	.0	0
ZURICH INSURANCE COMPANY	1818	2212	1446	993	79.5	44.9	.2	0
TOTAL	1293095	1254121	826133	907927	63.9	72.4	100.0	20539

TABLE 15
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES,1984

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
MUTUAL HAIL COMPANIES OF KANSAS	2000	640
MUTUAL FIRE COMPANIES OF KANSAS	1575	882
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	136606	92758
TOTAL KANSAS MUTUAL	140182	94281
MUTUAL COMPANIES OF OTHER STATES	279068	168592
TOTAL MUTUAL COMPANIES	419250	262874
KANSAS RECIPROCALS	709	218
RECIPROCALS	27736	14929
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	142820	85156
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	700533	461448
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	2044	1505
TOTAL STOCK FIRE & CASUALTY COMPANIES	873844	563258
GRAND TOTAL FIRE & CASUALTY COMPANIES	1293095	826132